



**Do you have a home-based business?**

**What is a Home Business Insurance policy?**

RLI's Home Business Insurance policy provides affordable coverage for the unique needs of home-based businesses. It helps protect your business by providing business liability, coverage for your inventory, supplies, equipment etc., and other optional coverages for your specific business.

**Do I need it? Doesn't my Homeowners or Renters policy cover my business?**

Most homeowners or renters policies do not cover damage or loss that relates to your business...even if it happens at your home. Here are some examples of claims that can be covered by RLI's Home Business Insurance policy:

- ♦ Your business laptop is stolen from your home
- ♦ You knock over another vendor's display at a fair or trade show
- ♦ You drop equipment, causing damage to your client's home
- ♦ Groceries spill onto your inventory in your car

**If you have a home-based business, we strongly urge you to consider purchasing a Home Business Insurance policy. Please indicate below if you would like more information on this coverage or if you are declining this coverage in writing.**

- I would like more information about a Home Business Insurance policy.
- I acknowledge that my agent has offered me a Home Business Insurance policy and I choose to decline the purchase of this coverage. Further, this rejection of coverage applies to all future renewals. (Please contact our agency in the future if interested in a quote.)

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<b>Print Name</b>	<b>Signature</b>	<b>Date</b>
<div style="border: 1px solid black; border-radius: 15px; height: 30px; width: 100%;"></div>		

*The descriptions of coverage and claim examples are abbreviated and subject to the terms, conditions, and exclusions of the actual policy and endorsements, which forms the contract between the insured and the insurance company.*