



SPECIAL FEATURE - Close the Home Business Exposure Gap

Most new U.S. businesses start at home, so you likely have clients with a home business exposure you don't know about. And thanks to a new online submission process and online direct bill payments, submitting business with the Big "I" RLI Home Business Program is now easier than ever.



Isn't my customer's homeowners policy enough?

No! A typical HO policy doesn't provide adequate coverage for a home business. For example, coverage is usually excluded in these situations:

- Business equipment is stolen from their vehicle
- Groceries spill onto inventory in the trunk of their car
- A power surge damages their computer and scanner
- Someone steals their cash box

RLI's Home Business policy can provide coverage for all of these situations, for over 130 classes of business. Some coverage features include:

- Liability limits up to \$1 million
- Satisfies most event or tradeshow liability requirements
- Business property protection up to \$100,000
- Additional insureds can be added

Visit www.iiaba.net/homebusiness to learn more about this product, and to contact your state administrator for a login or submission instructions.