

Home Businesses Covered Under Homeowners? Probably Not.



A majority of home based business owners do not carry home based business insurance, and many wrongly assume their homeowners will cover them in the event of loss or damage. As a Big "I" member, you have access to RLI home business insurance, which features easy underwriting and a self-rating application. It's an easy decision to start offering home business insurance your clients and prospects.

Consider:

Do you have any music teachers in your client base? Are you providing adequate coverage for any private tutoring they provide? RLI Home Business can provide coverage for teachers and tutors assisting students with music or academic subjects. The class can also include professional teachers working as independent curriculum consultants and business coaches teaching skills like public speaking and written communication skills.

Does your local market include a college or university? Are any of your clients faculty members? Do those faculty members have commercial insurance coverage for their consulting practice? According to information published by the AAUM, unpaid public service consulting may be covered by the university, but paid engagements will generally not be covered. Expert witnesses, public speakers and those teaching general business skills may be eligible under the RLI Home Business policy.

Reach out to members of community from the top popular business classes:

- Residential Inspection Services
- Teacher/Tutors
- Photographers
- Accounting Services
- Bakers
- Computer Consultants
- Interior Decorating
- Jewelry (Costume)
- Art Gallery / Art Studio
- Crafts

All classes subject to further underwriting guidelines.

[View full list of over 140 business classifications here.](#)

[Click here to access a flyer](#) that you can customize and share with your clients about the benefits of the RLI home business program.

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