



## It's Local Art and Craft Fair Season!



It's a busy time of year for your home business insureds who exhibit at small township art and craft fairs. Make sure they're prepared with an RLI Home Business Insurance policy.

Most event hosts - including art and craft fairs - require insureds to provide proof of general liability insurance as part of their contract. RLI makes this easy with a quick online quoting and application process, additional insured endorsements and bound policy and paperwork, typically the same day the application is submitted.

Protect your insured from unforeseen events like this scenario:

An insured was accepted into a local town's annual art and craft fair, which was rumored to attract a crowd. The insured was all set up and ready for a good day of sales when a strong gust of wind blew through the area, sending the insured's tent into the crowd and hitting a man in the head. A passerby rushed to his aid but tripped over the cords powering the insured's booth, injuring the passerby's ankle. The result: The insured was covered under an RLI Home Business Insurance policy, saving the insured thousands of dollars in medical bills from the injured individuals.

Craft items may include:

- Ceramics/Pottery
- Embroidery/Needlework/Crocheting
- Glassware/Figurines/Stained Glass/Decoration Items
- Iron Crafts/Keychains
- Costume Jewelry/Necklaces/Bracelets/Charms/Rings
- Leather Novelties/Keychains/Belts
- Stenciled Stationary
- Scrapbooking
- Art/Paintings
- Photography Images
- Wood Products/Bowls/Vases/Picture Frames/Decorative Lawn Ornaments
- Wood Furniture/Picnic Tables Adirondack Chairs

With an RLI Home Business Insurance policy, your insured will be protected with:

- Up to \$1 million in business liability protection
- \$5,000 per person for medical payments to customers injured on-premises

The policy also offers these valuable business personal property and business expense coverages:

- Up to \$100,000 of comprehensive coverage for business personal property
- Coverage for loss of income



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Don't forget about the affordable optional coverages available, including:

- Additional Insured Endorsements
- Named Waiver of Subrogation
- Inland Flood Protection for Business Personal Property

Coverage also extends to business personal property in transit or temporarily off-premises, such as when an insured is taking their property to the fair and the property is on fair grounds.

For more information on an RLI **Home Business Insurance** policy, contact your state's administrator or visit [www.iiaba.net/homebusiness](http://www.iiaba.net/homebusiness).