



## Consider Home Business Insurance for Artists and Artisans



What ho, brave knights and fair ladies of insurance agency-dom! 'Tis the Renaissance festival season, and fictional 16th century English Villages are popping up around the nation to welcome thousands of guests who wish to imagine life in a different era while shopping, eating and enjoying entertainment. Locally, the Maryland Renaissance Festival is one of the largest in the nation and the [many exhibiting artisans](#) as well as artist and artisans around the country could benefit from RLI's **Home Business Insurance Policy**.

Home-based business owners may think their homeowners or renters policies will cover the cost of loss or damage to business equipment, inventory or supplies. In reality, most policies exclude coverage for business exposures.

It's wise to ask your customers about their home-based business exposures and review their policies to see if they need additional coverage. For the Renaissance crowd, RLI's HBI policy can be written for those who:

- make leather goods and clothing
- make costume jewelry
- entertainers/clowns/musicians
- dessert vendors
- popcorn/candy/nut vendors
- hot/cold beverage vendors
- game/puzzle vendors
- and more!

Coverage includes up to \$1 million in business liability protection, up to \$100,000 comprehensive coverage for business personal property, \$5,000 per person for medical payments to customers injured on-premises and coverage for loss of income. The product is targeted to more than 140 retail and service risks that present minimal product and/or professional liability exposures. Coverage also extends to business personal property that is in transit or temporarily off-premises, when an insured is offering products at county fairs, tradeshow, galleries, etc.

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