



## Consider Home Business Insurance for the Upcoming Holidays!



'Tis the season for holiday bazaars! Events held by churches and community organizations provide a marketplace for many home-based businesses to place their goods for sale. Holiday crafts, baked items, retail toys and more help everyone to get into the holiday spirit. These home-based businesses should have insurance coverage and would benefit from RLI's **Home Business Insurance policy**.

Home-based business owners may think their homeowners or renters policies will cover liability and medical payments resulting from their business activities. In reality, most policies exclude coverage for business exposures.

Ask your customers about their home-based business exposures and review their policies to see if they need additional coverage. For holiday bazaar

vendors, RLI's Home Business Insurance policy can be written for those who:

- make holiday cakes, pies and cookies
- sell popcorn/candy and nuts
- make ceramics, handicrafts and wood products
- make holiday cards, including photographers
- sell games, puzzles and retail toys
- sell antiques and art
- make leather goods and clothing
- make costume jewelry

See the [full list of eligible businesses!](#)

Many holiday bazaar venues require vendors to list the event organizer and property owner as an Additional Insured, and RLI can accommodate that as well.

Coverage includes up to \$1 million in business liability protection, up to \$100,000 comprehensive coverage for business personal property and \$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 143 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 community centers, churches, local malls, 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).