



Help Home Businesses Weather the Storm

Anyone who's turned on the news in recent months has seen reports of severe weather events occurring around the country. Inland floods and mudslides, windstorms, and fire are becoming more frequent and severe and unfortunately, many who experience them lack valuable coverage.

That's where you come in. **You can protect your clients who have home businesses by ensuring that they are covered with a home business policy.** Insureds often believe their existing homeowners or apartment-dwellers policy will cover any loss or damage to their business equipment, furniture and supplies in the event of fire, theft or other catastrophe, when in fact, those policies usually explicitly exclude coverage for any business exposures on their premises.



Home business policies from RLI have the ability to protect an insured's loss to business personal property, business income loss, along with extra expense in the event of a covered weather occurrence. Policies can be endorsed if they do not carry the valuable coverage of inland flood if location is eligible.

Popular Business Classes Include:

- Residential Inspection Services
- Teacher/Tutors
- Photographers
- Accounting Services
- Bakers
- Computer Consultants
- Interior Decorating
- Jewelry (Costume)
- Art Gallery / Art Studio
- Crafts
- Personal Assistant
- Wedding Officiate
- Knife Sharpening

All classes subject to further underwriting guidelines.

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

Be sure to use our [home business declination form](#) to record that coverage was offered and declined.

Learn more today at www.iiaba.net/HomeBusiness or log into www.bigmarkets.com.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.