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HOME BUSINESS EXTENSION (PACKAGE)

Eligibility

- Coverage is written as an extension to a homeowners, tenant or condominium policy
- Business must be operated from the home premises.
- Gross receipts from retail sales not exceeding \$50,000 annual
- Professional and semi-professional services having no more than two employees in addition to the owner(s)
- Certain types of home business do not apply and other restrictions apply.

Coverage

- The same coverage applies to the business contents as the personal contents under the homeowners, tenant or condominium policy
- Named Perils or Comprehensive (All Risk)
- Theft and accidental destruction of business securities and monies to specified limits
- Coverage for the extra expenses incurred to get the business running after an insured loss
- Commercial General Liability up to \$5,000,000
- Product and Completed Operations included
- Employers Liability and Medical Payments included

Property Insured

- All business property including tools, books, papers, office furniture and equipment, computer hardware and software, and goods held for sale
- Business property off premises to a specified limit
- Securities and money held in connection with the business to a specified limit.