



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Home Based Business Product

Our Home Based Business Product is designed for small, home based businesses with exposures that are either limited or excluded by the ISO Homeowners Product. Specifically, our product offers liability coverage that is not currently available under the ISO Homeowners policy, as well as business personal property protection above the ISO form's \$2,500 property limitation.

PRODUCT FEATURES:

- ▶ Liability coverage up to \$1,000,000
- ▶ Business Personal Property coverage up to \$100,000
- ▶ Off-Premises coverage
- ▶ Loss of Business Income coverage
- ▶ Optional coverage for Money and Securities
- ▶ Equipment Breakdown coverage included in the basic premium
- ▶ Professional Errors & Omissions sublimit of \$25,000 for specified classes
- ▶ Satisfies most show and event liability requirements
- ▶ A.M. Best rated A++ carrier

PRODUCT ELIGIBILITY:

- ▶ Coverage for select home based businesses with up to \$500,000 in Gross Annual Sales
- ▶ Businesses with no more than one employee (in addition to the owner)
- ▶ Businesses that are sole proprietorships, partnerships, LLC's, or corporations
- ▶ Optional Additional Insured Coverage for grantor of franchises, mortgagee, lessor of leased equipment, and more...
- ▶ No more than two business related claims in the previous three (3) years

ADDITIONAL ADVANTAGES:

- ▶ Fast and easy access to quote this product on our website
- ▶ Quick turnaround time on submissions
- ▶ Superior Policy Issuance



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



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This product is designed to meet the needs of home based business owners in a variety of classes. This product will be written on an admitted basis in over 40 states.



The HIT ZONE – *Our highest hit ratio*

- 📍 Business is operated out of the home
- 📍 Gross Annual Sales up to \$50,000
- 📍 \$5,000 in Business Personal Property included
- 📍 No losses/claims incurred in the past three (3) years
- 📍 No employees
- 📍 Minimal to no foot traffic
- 📍 Named Insureds can be Limited Liability Corporations (LLC), Partnerships, or Sole Proprietorships

ELIGIBLE RISKS – includes all of the above characteristics in addition to the following:

- ▶ Up to one (1) employee
- ▶ Up to two (2) losses or claims incurred in the past three (3) years
- ▶ Up to \$100,000 in Business Personal Property
- ▶ Up to \$500,000 in Gross Annual sales

PRODUCT ADVANTAGES

- ▶ Over 150 eligible classes
- ▶ Equipment Breakdown coverage provided at no additional cost
- ▶ Professional Errors & Omissions sublimit provided at no charge for many classes
- ▶ Coverage provided by an A.M. Best rated A++ company
- ▶ Efficient online capabilities

Home Based Business Product

INELIGIBLE RISKS

- ▶ Businesses with more than two (2) losses or claims in the past three (3) years
- ▶ Any business class that is not on our eligible class list
- ▶ Installation of any products, excluding the installation of computer systems, office equipment, security devices, or interior window treatments
- ▶ Sale or manufacturing of any explosives, chemicals, propellants, petroleum, and/or use of flammable liquids
- ▶ Packaging or repackaging of any food or personal care products
- ▶ Risks located in Louisiana, West Virginia, Alaska, Hawaii, or outside of the United States

AVAILABLE LIMITS

- ▶ Business Personal Property (BPP) – up to \$100,000
- ▶ Liability Limits up to \$1,000,000
- ▶ Equipment Breakdown Coverage up to \$100,000
- ▶ Business Income with Extra Expense Coverage available up to actual loss exposure
- ▶ Professional Errors & Omissions sublimit of \$25,000 included on selective classes

REQUIRED INFORMATION / SUBMISSION REQUIREMENTS

- ▶ A United States Liability Home Based Business application or Acord equivalent.



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Home Based Business Product

With so much invested in your home based business, make sure you have the right coverage to insure your unique exposures. You may be surprised to learn that your homeowners insurance does not provide the liability or property protection you need to protect your assets.

DOES YOUR HOMEOWNERS POLICY PROTECT YOU IN THE FOLLOWING COMMON SITUATIONS?

	Home Based	Homeowners
▶ Your business laptop is stolen while you are traveling?	Yes	No
▶ A customer visiting your home slips and falls?	Yes	No
▶ A fire at your home temporarily puts you out of business. Will lost income and the additional expenses necessary to get back in business be covered?	Yes	No

The following important features are included in your Home Based Business Policy; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Off premises coverage	✓	?
Loss of Business Income	✓	?
Limits available to \$1 million for Liability and \$100,000 for Business Personal Property	✓	?
Optional Coverage for Money & Securities	✓	?
Equipment Breakdown	✓	?
Professional Errors & Omissions sublimit for select classes included In the basic rate	✓	?
A.M. Best A++ rated company	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.

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Personal Lines

Eligible Classes

Class	Hazard Group	Class	Hazard Group
Abstracting and Indexing Service *	3	Cost Containment Consultant	2
Accounting Service *	3	Court Reporter	3
Adjuster - Independent Claims Adjuster	2	Crafts – excluding manufacturing/distribution of candles made by individuals	2
Adjuster - Independent Claims Adjuster	2	Damage Appraiser	2
Adjuster - Public Claims Adjuster *	3	Dance Instructors	2
Administrative Support Service	1	Database Management	3
Advertising Agency/Advertising Specialty Items Sales	3	Desktop Publishing	3
Answering Service	2	Draftsmen	3
Antique Gallery Shop	3	Dry Food Products/Mixes Vendor	2
Appraisal Service	2	Editorial Service/Proofreaders	3
Antique Gallery/Art Studio	2	Education Consultant	2
Artists Supplies	3	Embroidery	3
Association Management Service	2	Employment Agency *	1
Auctioneers – Away from insured's premises	3	Energy Consultant *	2
Audit Service (Non-Financial)	2	Engraving	3
Background Checking/Screening Service	1	Event Planner	3
Bakeries	3	Expediting Service	1
Balloon Art	2	Expert Witness Consultant	3
Barber Supplies	1	Financial Planning – exclude discretionary trading authority and/or access to customer funds *	3
Beauticians	1	Floral Arrangement	2
Beauty Supplies	2	Food Broker	3
Billing Service *	3	Food Supplements/Vitamins	1
Book/Magazine Distributor	2	Fund Raising Services	3
Bookbinding	2	Furniture Refinishers	2
Bookkeeping Service	3	Games Puzzles Vendor	2
Calligraphy	3	Genealogists	3
Camera/Photography Sales or Repair	2	Gift Delivery Service (balloons, gift baskets, etc...)	3
Candle Sales, excluding sales of candles made by individuals	2	Gift Shop – excluding manufacturing/distribution of candles made by individuals	2
Candy/Nut Confections	2	Glassware	2
Car Detailer	2	Grant Writing Service	3
Cell Phone/Pager Sales	2	Graphic Artist/Designer *	3
Ceramics	2	Handicrafts - excluding manufacturing/distribution of candles made by individuals	2
Clock or Watch Repair	2	Hearing Aid Sales *	2
Clowns, Magicians, Entertainers excluding Bands & Disc Jockeys	1	Hobby & Model Supplies, excluding explosives & propellants	2
Coaching Service	3	Household Products – (Amway, Fuller Brush, etc...)	2
Compliance Consultant *	1	Human Resource Consultant	2
Computer Repair	1	Information Search Retrieval	3
Computer Sales	2	Insurance Agents *	2
Computer Service Bureau	2	Insurance Inspector	3
Cosmetic Sales (Avon, Mary Kay, etc...)	2	Insurance Risk Manager	3

*Not eligible for Professional Liability coverage:

Class	Hazard Group	Class	Hazard Group
Interior Decorating	2	Professional Speakers	3
Interior Window Treatments	2	Public Relations Consultant	3
Interpreters	2	Publisher *	3
Inventory Control Specialist	3	Real Estate Agents *	2
Jewelry (Costume)	2	Registered Agent	3
Kitchen Supplies (Tupperware, etc...)	2	Religious Goods *	2
Ladies/Girls Clothing, Accessories *	2	Resume Service	3
Leather Goods *	2	Retail Toy Sales	2
Lingerie	2	Rubber Stamp Business	3
Loan Origination Service *	3	Scrapbooking	2
Locksmith *	2	Secretarial Service *	3
Management Consultant	2	Shoe Repair	3
Market Research *	3	Sign Painting	2
Marketing Consultant	2	Stationary	3
Mediator	3	Statistical Consultant	2
Medical Claims Processing/Transcriptionist *	3	Stenciling	3
Men's/Boy's Clothing Accessories	2	Tailoring, Alterations, Seamstresses	2
Models	3	Tax Preparer	3
Monogramming	3	Taxidermist	3
Mortgage Field Inspection	2	Teachers/Tudors except sports, physical education, industrial or martial arts	1
Musical Instrument Sales/Repair	2	Telecommunications Consultant	3
Newspaper/Magazine/Book Delivery	2	Telemarketing, Telephone Solicitation	3
Notary Public	3	Toner Cartridge Recharging	3
Office Supplies Vendor	2	Training Specialist/Seminar Conductor *	3
Paper Goods	2	Transcribing, Court Reporters	3
Paralegal	3	Translators	3
Pay Telephone Provider	3	Travel Agent	3
Personal Care Products	2	Trophy Sales	2
Personal Fitness Trainer	1	TV/VCR Repair	3
Personal Image Consultant	3	Upholsterer	2
Personalized Books & Gifts	3	Video & Music Sales/Rental *	2
Pet Sitters	1	Videotaping, Dubbing, Editing	2
Photographer	1	Vinyl/Leather Repair	2
Picture Framing	2	Wedding & Party Planners	3
Prepaid Calling Card Vendor, Excluding Sales from Vending Machines	2	Wedding cake and/or Cookie Sales	1
Print Broker	3	Wood Furniture Crafters	3
Printer	3	Wood Products excluding toys and furniture making	2
Professional Organizer	3	Word Processing	3
		Writers/Authors	2

*Not eligible for Professional Liability coverage: