



Home Based Business Package Policy

Our Home Based Business Package Policy provides coverage for your Property (including Extensions), Loss of Income, Crime and Liability.

PROPERTY COVERAGE › Eligible Contents at Your Premises

- Contents including Stock and Equipment usual to your business operations

Standard property coverage is on Broad Form with Replacement Cost subject to 90% Coinsurance and a minimum \$500 Deductible.

Commercial Extensions

Our packages include a variety of extensions of coverage that provide extras for your operations:

- Accounts Receivable
- Amended Co-Insurance Clause
- Bailees Coverage for Customers Goods
- Brands and Labels
- Consequential Loss Assumption
- Contingent Loss of Income
- Data
- Exhibition Floater
- Extra Expense
- Fine Arts
- Master Key
- Media
- Off Premises Utilities Interruption
- Parcel Post
- Peak Season Stock Increase
- Personal Property of Officers, Employees, Volunteers & Visitors
- Professional Fees
- Property Temporarily Removed
- Property in Custody of a Sales Representative
- Reward
- Signs
- Transit
- Valuable Papers and Records
- Work Damage to Stock
- Removal

LOSS OF INCOME

We include Earnings insurance on a no-coinsurance basis for a basic limit which can be increased as needed.

CRIME COVERAGE

We include Broad Form Money and Securities coverage for a basic limit.

COMMERCIAL GENERAL LIABILITY

Liability coverage provides protection against allegations of negligence leading to third party bodily injury or property damage as a result of operations. The basic coverage includes:

- A. Bodily Injury and Property Damage
- B. Personal Injury and Advertising Liability
- C. Medical Payments
- D. Tenants Legal Liability
- Non Owned Automobile

We offer a variety of additional coverages to tailor the policy to your operations:

- Beauty Parlour or Barber Shop Liability



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