



HOME BASED BUSINESS PROGRAM

DEFINITION: Full or Part Time Business that Operates from the Residence. This Would Include Business Activities Conducted at the Insured’s Location or Away from the Residence. Maximum Area of 500 Square Feet for Business Usage in the Insured Residence.

MARKET AREA: ARIZONA – NEVADA – UTAH – NEW MEXICO

COVERAGE OPTIONS & RATING TABLE

	COVERAGE OPTIONS								
	A1	A2	A3	B1	B2	B3	C1	C2	C3
GL (Occurrence Limit w/2x Agg)	\$300K	\$300K	\$300K	\$500K	\$500K	\$500K	\$1 Mil	\$1 Mil	\$1 Mil
PROPERTY (BPP Only)	\$3,500	\$5,000	\$10,000	\$3,500	\$5,000	\$10,000	\$3,500	\$5,000	\$10,000
INLAND MARINE	\$1,500	\$2,000	\$2,500	\$1,500	\$2,000	\$2,500	\$1,500	\$2,000	\$2,500
TERRORISM COVERAGE	Included	Included	Included	Included	Included	Included	Included	Included	Included
GROSS PREMIUM	\$330	\$345	\$367	\$365	\$382	\$403	\$502	\$516	\$537
POLICY FEE	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30
TOTAL PREMIUM	\$360	\$375	\$397	\$395	\$412	\$433	\$532	\$546	\$567

CATEGORY A: \$300,000 OCCURRENCE / \$600,000 AGGREGATE
 CATEGORY B: \$500,000 OCCURRENCE / \$1,000,000 AGGREGATE
 CATEGORY C: \$1,000,000 OCCURRENCE / \$2,000,000 AGGREGATE

GUIDELINES & COVERAGES

GENERAL LIABILITY

CATEGORY A: \$300,000 OCCURRENCE / \$600,000 AGGREGATE
CATEGORY B: \$500,000 OCCURRENCE / \$1,000,000 AGGREGATE
CATEGORY C: \$1,000,000 OCCURRENCE / \$2,000,000 AGGREGATE

SUBMIT RISK HAVING PAID LOSSES OR RESERVES OVER \$5,000 IN THE LAST THREE YEARS

PRODUCTS & COMPLETED OPERATIONS	INCLUDED
PERSONAL & ADVERTISING INJURY	INCLUDED
FIRE LEGAL LIMIT	\$100,000
MEDICAL PAYMENTS	\$5,000
MINIMUM EARNED	25%
DEDUCTIBLE	\$0
MAXIMUM STAFF SIZE	OWNER + 1 EMPLOYEE
ADDITIONAL INSURED	INCLUDES 5 AT NO CHARGE

EXCLUSIONS

PROFESSIONAL LIABILITY
ANIMALS
SWIMMING POOLS / SPAS
TRAMPOLINES

PROPERTY

SPECIAL FORM	
DEDUCTIBLE	\$500 PER OCCURENCE
CO-INSURANCE	80%
REPLACEMENT COST	
THEFT CLAIMS - MUST HAVE SIGNS OF FORCIBLE ENTRY	

INLAND MARINE

ALL RISK COVERAGE	
DEDUCTIBLE	\$500.00
ACTUAL CASH VALUE	
MAXIMUM VAUE ANY ONE ITEM	\$500.00



1-800-228-1710 / 602-494-6900

ELIGIBLE OPERATIONS

CODE - CLASSIFICATION

61227 - ACCOUNTING / BOOKKEEPING / TAX PREP	15404 - MANUFACTURING – LIGHT – INCLUDING:
10113 - BARBER SHOP	• GIFTS – SOUVENIRS
10115 - BEAUTY SHOP	• POTTERY - GLASSWARE
18437 - CATALOG SALES	• CRAFT OR HOBBY ITEMS
61227 - CLOTHING / APPAREL	• HOUSEHOLD GOODS
NO CHILDREN / FIRE RESISTANT MATERIALS	• PLASTIC - RUBBER
91555 - COMPUTER SERVICE & REPAIR	• WOOD – METAL
51752 - CONFECTION ITEMS	41677 - MANUFACTURER REPRESENTATIVES
41677 - CONSULTANTS	• ALL ITEMS MUST BE SHIPPED DIRECT TO
NO DRAFTSMEN – ENGINEERS - ARCHITECTS	CONSUMER/RETAIL STORE
41677 - DIRECT SALES TO CONSUMERS –(JAFRA/AVON)	• NO INSTALLATION
18335 - DISTRIBUTORS	• SMALL AMOUNT OF STOCK USED FOR
• FOOD ITEMS	DISPLAY OR DEMONSTRATION
• NON-FOOD ITEMS (NON-HAZ. MATERIAL)	47478 - MUSIC INSTRUCTOR
• ALL ITEMS MUST BE SHIPPED DIRECT TO	15600 - NAIL SALON
CONSUMER/RETAIL STORE	61227 - PAYROLL SERVICE
• NO INSTALLATION	16402 - PET GROOMING
• SMALL AMOUNT OF STOCK USED FOR	96816 - PET SITTING
DISPLAY OR DEMONSTRATION	16471 - PHOTOGRAPHER
41677 - DOCUMENT PREPARATION	47050 - REAL ESTATE AGENT
51896 - EMBROIDERY	11128 - TAILORING / SEAMSTRESS
12841 - FLORIST	41677 - TELEPHONE MARKETING
54102 - GEMSTONE – SALES	41677 - TRANSLATORS / INTERPRETERS
18437 - INTERNET SALES	61227 - TRAVEL AGENT – NO ORGANIZED TOURS
	47478 - TUTORING

PROHIBITED OPERATIONS

- TRADE / SERVICE CONTRACTORS
- ASSISTED LIVING FACILITIES
- ADULT DAY CARE CENTERS
- BAIL BONDSMAN
- PROBATION OFFICERS
- PERSONAL TRAINERS
- FOSTER CARE HOMES
- BED & BREAKFAST ESTABLISHMENTS
- AUTO, BOAT, ATV, MOTORCYCLE SALES AND/OR SERVICE
- BICYCLE SALES AND/OR SERVICE
- CREDIT REPORTING
- EMPLOYMENT AGENCY
- STORES (RETAIL OR WHOLESALE)
- DETECTIVE OR SECURITY PATROL AGENCIES
- BOARDING OF ANIMALS
- RISKS WITH SQUARE FOOTAGE OVER 500 FT.



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