



RLI In-Home Business Policy

The RLI In-Home Business Policy (IBP) is a stand-alone policy developed for people who operate businesses from their homes. The IBP offers more coverage than standard homeowners endorsements for a much lower price than a traditional BOP (as low as \$159) and over 100 classes of businesses can be covered. Medical payments and business interruption protection are two key fringe benefits to this niche product as well as the optional coverages available.

Because very few companies provide coverage for an in-home business on a stand-alone basis, the RLI IBP gives agents the flexibility to offer much needed business protection to in-home entrepreneurs regardless of homeowner policy carrier.

Features:

- Up to \$1 million business liability protection
- \$5,000 per person for medical payments to customers and vendors injured on premises
- Business interruption coverage included automatically
- \$250 deductible
- Comprehensive coverage for business personal property, with theft coverage included. Business personal property coverage with a \$5,000 limit is automatic for both on-premises and while the property is temporarily off-premises.
- Optional coverages are available for: money & securities, additional insureds, and business personal property in excess of \$5,000 (identical limits for on-premises and off-premises provided)
- No volume requirements

Benefits for You

- IIAM members earn commission on new & renewal business
- No minimum volume requirements or access fees
- Does not require or desire writing of the underlying policies
- Easy online quoting
- Electronic signatures and online credit card payments accepted for accessing agents
- Self-underwriting application
- Immediate availability

To write RLI business, your agency must have a sub-agent number, be appointed by RLI Insurance, and maintain a minimum E&O limit of \$1 million.

For more information, contact (406) 442-9555 or processing@iiamt.org.