



# MYRON STEVES PERSONAL LINES

## 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 or LLC's

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



Please Contact Us With Any Questions You May Have At

800.235.3817 Option 3

Applications can be found on our [website](#).

Submissions can be sent to [mfsperslines@myronsteves.com](mailto:mfsperslines@myronsteves.com)