

What would happen if . . .

- A fire in your home destroys business supplies, inventory or equipment?
- A delivery person trips and falls on your driveway while calling on you for business purposes?
- Your laptop computer holding all of your business records is stolen from your car?
- Your product doesn't perform as it should, resulting in injury to a consumer or damage to the consumer's property?

Standard homeowners policies generally don't cover business-related losses. As a Cincinnati homeowner policyholder, you can control your risk and get needed protection by adding our Residential Business Program. It's a convenient bundle of coverages you can add right onto your homeowner policy, allowing you to tailor coverage for your home business.

Insure your home business

These and other residential businesses may qualify:

- crafts makers
- secretarial services
- tutors
- music teachers
- photographers
- bookkeepers
- home distributors
- hair stylists

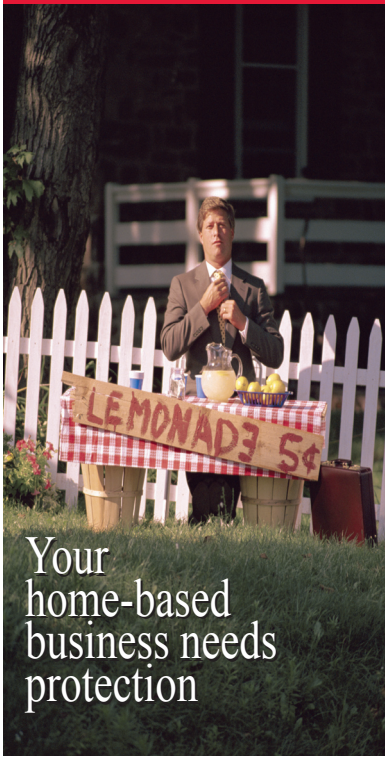
Be sure to ask your local independent agent if your home-based business qualifies.

Put the program to work for you

The Residential Business Program provides you with these important coverages when loss or damage is caused by a covered loss:

- Select the amount of property coverage you need for your business property used at your home and personal property of clients or guests of your business while that property is at your house.
- Up to \$5,000 of coverage for your business personal property and personal property of clients, guests or associates while that property is in your care, away from your home.
- Up to \$5,000 of coverage to research, replace or restore the lost information on lost or damaged business records.
- Up to \$5,000 of coverage for loss of business income when your operations are suspended and for extra expense necessary to resume your business operations. Additional coverage up to \$10,000 is available.
- Coverage for your legal liability, up to your homeowner policy limits, for bodily injury, personal injury or property damage in connection with your covered business whether at or away from your home, including injury caused by your products.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract.



Your home-based business needs protection

The Residential Business Program

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Valuable optional coverages

You can customize your program by selecting these coverages at an additional charge:

- Accounts receivable coverage pays you lost income if your records cannot be restored following a covered loss and your business is unable to collect money owed.
- Hired and nonowned automobile covers your use of vehicles you don't own to conduct your business.

You may need more protection

These days, every homeowner faces the possibility of huge losses – well above the limits of a homeowner policy – due to your legal liability for bodily injury, personal injury and property damage to others.

Cincinnati's umbrella policy can provide coverage for these exposures in million dollar increments. When your insurance program includes both Cincinnati's umbrella and the Residential Business Program, our broad umbrella provides higher limits over the liability portion of the Residential Business Program.