



Since 1828

Vermont Mutual
Insurance Company



Northern Security
Insurance Company, Inc.

This brochure is designed to give you a general description of coverage and does not change the provisions of the policy. For a complete description of all coverages, terms and exclusions, refer to your policy.

Home Businesses

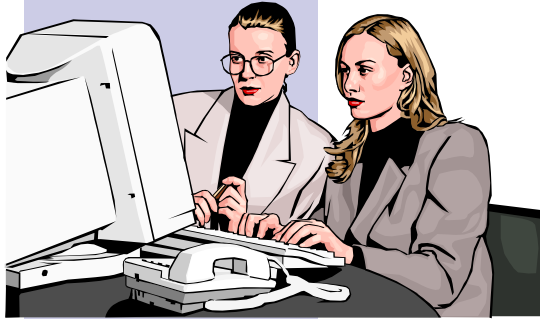
**have specific
insurance
needs**



**Vermont
Mutual Group**
can fill
those needs

THE PROBLEM

The number of home based businesses is growing each day. In most cases the home entrepreneur is under the mistaken impression that their basic homeowner insurance provides adequate coverage for their in-home business. The fact is, most homeowners' policies provide limited property coverage and specifically exclude any liability coverage for claims arising out of business activities. Further, in the world of homeowners' insurance, there is no such thing as "just a little".



THE SOLUTION

Vermont Mutual Group offers an affordable solution to the in-home business which can be conveniently added by endorsement to your Vermont Mutual or Northern Security homeowners policy. Your local Independent Agent representing the Vermont Mutual Group of insurance companies can tell you if your in-home business qualifies.

EXAMPLES OF ELIGIBLE HOME BUSINESS INCLUDE:

- ◆ **OFFICES** – Insurance Agency, Real Estate Sales Agency, Tele-marketing, Dentist, Doctor, Accounting 
- ◆ **SERVICE** – Appliance Repair, Cleaning Services, Copying/Duplicating, Custom Tailor/Dressmaker, Mailing/Addressing, Photographers, Desktop Printing, Shoe Repairs, Small Engine Repair, Videotaping. 
- ◆ **SALES** – Antique Shops, Barber and Beauty Shop Supplies Distributor, Camera Stores, Cosmetic Hair or Skin Preparation Stores, Hobby Stores, Plant Stores. 
- ◆ **CRAFTS** – Baskets, Candles, Ceramics, Dried/Silk Floral Arrangements, Fabrics (home spinners, etc.), Glassware, Costume Jewelry, Leather Goods, Quilts, Sculpture, Wreaths. 
- ◆ **FOOD SERVICES** – Baking, canning, and fruit and vegetable stand operation. 



YOUR VERMONT MUTUAL GROUP HOME BUSINESS INSURANCE COVERAGE INCLUDES COMPREHENSIVE COVERAGE FOR:

- **Business Property On Premises** up to the limit declared on your policy under Coverage C – Personal Property
- **Business Property Off Premises** - \$5,000
- **Accounts Receivable** – \$5,000
- **Valuable Papers** – \$2,500
- **Loss of Business Income and Extra Expense** – Actual Loss up to a maximum of 12 months
- **Loss to Money** – \$1,000
- **Credit Card Coverage** – \$1,000
- **Business Liability** to include the on and off premises liability exposures associated with your home business operations. It also provides coverage for the products that you sell or services that you provide.

DON'T TAKE CHANCES WITH YOUR IN-HOME BUSINESS

A gentle reminder that in the world of basic homeowners' insurance, there is no such thing as "just a little" business exposure. With such an affordable solution, there is no need to let your home based business subject you to financial risk. Call your **Vermont Mutual Group Agent** to determine whether your business qualifies.