

There's no place like home... to earn a living

If you are reading this, you are probably among the more than **15 million** homeowners that operate a home-based business.

Unfortunately, **60% of those businesses** do not have the proper insurance coverage.

The Hanover's **home business solutions** program features four a la carte coverage options designed to offer protection to homeowners who operate certain types of business out of their home or engage in periodic short term rental of their home. These options can be added to your Hanover homeowners policy, so you won't need a separate policy to cover your home business.

Let's take a look...

60%

of home-based businesses
are not properly insured.*

Don't let yours be one of them.

Talk to our agency today about finding
the best insurance fit for your home business,
with The Hanover's home business solutions.

**Source: census.gov*

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Personal Lines

Home business solutions

From The Hanover

Homeowner's insurance options for home-based
businesses and home-sharing





Home-based business coverage

WHO'S IT FOR?

Businesses located within a primary residence, with up to three employees, and regular visits from customers.

AN EXAMPLE:

Brian runs his own marketing firm, and has one other employee, a designer. His company works with a few local businesses to help support their branding efforts. They keep records of previous sales and campaigns in the company, along with payroll.

MORE EXAMPLES:

Personal accountants, e-commerce, IT contractors, etc.

Permitted incidental occupancies coverage

WHO'S IT FOR?

Sole proprietors or independent contractors with inventory to protect, but few or no visitors.

AN EXAMPLE:

Hannah is an artist who earns supplemental income painting large landscape images. She has a small shed where she keeps paintings that she has completed but not yet sold.

MORE EXAMPLES:

High-inventory direct sales, craftspeople, potters, etc.



Home business solutions from The Hanover

- Home-based businesses
- Home sharing
- Business pursuits
- Incidental occupancies

Business pursuits coverage

WHO'S IT FOR?

Employees or independent contractors, who don't need property coverage.

AN EXAMPLE:

Roxanne is a music instructor who gives lessons both in her home and at the homes of her students. She has little inventory, so she only needs liability coverage.

MORE EXAMPLES:

Low-inventory direct sales, educators, yoga instructors, consultants.



Home sharing

WHO'S IT FOR?

Homeowners that use their home to generate income, and need protection against theft and property damage

AN EXAMPLE:

Josh travels a lot for work and decides to offer his home as a rental through a home-sharing app, like Airbnb, while he's away.