



Direct Sales Consultants: ARE YOU PROPERLY INSURED?



Whether you are selling clothing, jewelry, skin care products, Tupperware, nail art or make up, you have invested a lot of time and money into your home based business. Think about the cost of the inventory in your possession right now; is it an amount you can afford to lose?

Most homeowners policies will not protect you in the following common situations, but a Home Based Business policy would:

- ✗ Someone steals some of your inventory at a craft fair
- ✗ A fire at your home damages your inventory
- ✗ A customer slips and falls, injuring themselves, at a pop-up party in your home
- ✗ A friend, who was drinking wine at your pop-up party, gets in a car accident on the way home, and you are held liable

A Home Based Business policy offers important coverages, including, but not limited to:

- ✗ Coverage for the property you sell while it's at your home (up to \$100,000)
- ✗ Coverage for the property you sell while you are off the premises of your home (up to \$15,000)
- ✗ Liability coverage (up to \$1,000,000)
- ✗ Coverage for loss of income

Pre-qualified home based businesses include:

- ✗ Amway
- ✗ AVON
- ✗ Chloe + Isabel
- ✗ Cookie Lee
- ✗ Creative Memories
- ✗ dōTerra
- ✗ EVER Skincare
- ✗ Herbalife
- ✗ Jamberry
- ✗ Lip Ink International
- ✗ LuLaRoe
- ✗ Mary Kay
- ✗ Nefful USA, Inc.
- ✗ Nu Skin
- ✗ Premier Designs Inc.
- ✗ Pure Romance
- ✗ Purse Party
- ✗ Rodan + Fields
- ✗ Silpada
- ✗ Stella & Dot
- ✗ Tastefully Simple Inc.
- ✗ The Pampered Chef
- ✗ Thirty-one Gifts
- ✗ Tupperware Brands
- ✗ Young Living