



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:

- X Someone steals some of your inventory at a craft fair
- X A fire at your home damages your inventory
- X A customer slips and falls, injuring themselves, at a pop-up party in your home
- X 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:

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

Pre-qualified home based businesses include:

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