



Home Based Business Application – All States

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN SECTION I - INSTANT QUOTE BELOW, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past 3 years. If there is loss history, please complete the entire application.

Applicant's Name: _____

Location Address: _____ Same as mailing address

City: _____ State: _____ Zip: _____

Description of Operations:

Business Personal Property Limit \$ _____

Business Income & Extra Expense Limit \$ _____

Liability Section

Limit: \$300,000/\$600,000 \$500,000/\$1,000,000 \$1,000,000/\$2,000,000

Exposure Basis: Your Business Gross Annual Receipts _____

Additional Interests (AI = Additional Insured, LP = Loss Payee, M = Mortgagee)

Name	Relationship/Interest	Address	City, State, Zip	AI	LP	M
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. LOSS INFORMATION FOR THE PAST 3 YEARS

None, or provide detail below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

III. ELIGIBILITY CRITERIA

- No bankruptcies, tax or credit liens against the applicant in the last 5 years. True False
- Coverage has not been cancelled or non-renewed in the last 3 years (not applicable in Missouri) True False
If False, advise reason _____
- Your business is not located away from your principal residence True False
- You have not had any business related claim greater than \$25,000 in the past 3 years? True False
- You have not had more than (2) two claims related to your business in the past 3 years? True False
- All wiring is on circuit breakers with at least 100 amp service and no knob and tube or wiring or circuit breakers? True False
- Functioning and operational fire extinguishers available True False
- Functioning and operational smoke and/or heat detectors in all units and/or occupancies True False
- You do not package or repackage any food or personal care products to be sold under your own label? True False
- You do not operate any other business or any other part of this business at a different location? True False
If False, explain _____
- You are not involved in the sale or manufacturing of explosives, chemicals, propellants, petroleum and/or use flammable liquids? True False
- You do not install any products, excluding the installation of computer systems, office equipment, security devices, or interior window treatments? True False
- Your gross annual sales/receipts have never exceeded \$500,000 for a single year? True False
Estimated Annual Revenues: \$ _____
- You do not employ more than one person in your business? True False
- You do not perform any of the following services? Body Massage, Hair Straightening, Tanning, Ear or Body Piercing, Microdermabrasion, Acid Peels, Hair Replacement, Hydrotherapy/Saunas, Hair Removal, Ear Candling, Tattooing, Body Waxing True False
- If you are a teacher or tutor you do not provide instruction for sports, physical education, industrial arts, or martial arts True False
- No household resident been convicted of a felony? True False

18. During the past 5 years no claim has been made or suit has been brought against the Applicant, its predecessor(s) in business, or any of its present or former owners, partners, officers, directors, employees or independent contractors? True False
 If False, explain _____
19. No owner, partner, officer, director, employee or independent contractor is aware of a circumstance, allegation, contention, or incident which may result in a claim being made against the Applicant, its predecessor(s) in business, or any of its present or former partners, owners, officers, directors, employees or independent contractors? True False
 If False, explain _____

VI. ADDITIONAL APPLICANT INFORMATION

Website address for Business? _____

What year did the business start? _____

Form of Business: Individual Corporation Partnership LLC Other _____

Applicant's Mailing Address: _____ (if different than the location address above)

City: _____ State: _____ Zip: _____

Email Address of primary contact: _____ Phone: _____

Inspection Contact Name: _____ Telephone/Email Address: _____

Audit Contact Name: _____ Telephone/Email Address: _____

For Texas and New Jersey Residents Only:

County Name: _____

Construction (Texas Only): Frame Masonry

Virginia Notice: Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

Minnesota Notice: The clause "and/or authorization or agreement to bind the insurance." is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium."

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia Fraud Statement: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee and Virginia Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicant's Signature: _____ Title: _____ Date: _____

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail Agency Name: _____ License #: _____

Main Agency Phone Number: _____

Agency Mailing Address: _____

City: _____ State: _____ Zip Code: _____

UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

E. ELIGIBLE CLASS LIST (*NOT ELIGIBLE FOR E & O)
(See [Appendix E](#) for full operations descriptions)

Class (rate group)	Hazard Group	Class (rate group)	Hazard Group
Abstracting and Indexing Service *	3	Computer Repair	1
Accounting Service *	3	Computer Sales	2
Adjuster - Independent Claims Adjuster	2	Computer Service Bureau	2
Adjuster - Public Claims Adjuster *	2	Cosmetic Sales (Avon, Mary Kay, etc...)	2
Administrative Support Service	3	Cost Containment Consultant	2
Advertising Agency/Advertising Specialty Items Sales	1	Court Reporter	3
Answering Service	3	Crafts – excluding manufacturing/distribution of candles made by individuals	2
Antique Gallery Shop	2	Damage Appraiser	2
Appraisal Service	3	Dance Instructors (Class is not available admitted in NJ).	2
Antique Gallery/Art Studio	2	Database Management	3
Artists Supplies	2	Desktop Publishing	3
Association Management Service	3	Draftsmen	3
Auctioneers – Away from insured's premises	2	Dry Food Products/Mixes Vendor	2
Audit Service (Non-Financial)	3	Editorial Service/Proofreaders	3
Background Checking/Screening Service	2	Education Consultant	2
Bakeries	1	Embroidery	3
Balloon Art	3	Employment Agency *	1
Barber Supplies	2	Energy Consultant *	2
Barbers	1	Engraving	3
Beauticians	1	Event/Meeting Planner (Class is not available admitted in NJ)	3
Beauty Supplies	2	Expediting Service	1
Billing Service *	3	Expert Witness Consultant	3
Book/Magazine Distributor	2	Financial Planning – exclude discretionary trading authority and/or access to customer funds *	3
Bookbinding	2	Floral Arrangement	2
Bookkeeping Service	3	Food Broker	3
Calligraphy	3	Food Supplements/Vitamins	1
Camera/Photography Sales or Repair	2	Fund Raising Services	3
Candle Sales, excluding sales of candles made by individuals	2	Furniture Refinishers	2
Candy/Nut Confections	2		
Car Detailer	2	Games Puzzles Vendor	2
Cell Phone/Pager Sales	2	Genealogists	3
Ceramics	2	Gift Delivery Service (balloons, gift baskets, etc...)	3
Clock or Watch Repair	2	Gift Shop – excluding manufacturing/distribution of candles made by individuals	2
Clowns, Magicians, Entertainers excluding Bands & Disc Jockeys (Class is not available admitted in NJ)	1	Glassware	2
Coaching Service (Class is not available admitted in NJ).	3	Grant Writing Service	3
Compliance Consultant *	1	Graphic Artist/Designer *	3

*Not eligible for E & O coverage

UNITED STATES LIABILITY INSURANCE GROUP
Home Business Underwriting Guidelines

Class (rate group)	Hazard Group	Class (rate group)	Hazard Group
Handicrafts - excluding manufacturing - distribution of candles made by individuals	2	Professional Organizer	3
Hearing Aid Sales *	2	Professional Speakers	3
Hobby & Model Supplies, excluding explosives & propellants	2	Public Relations Consultant	3
Household Products – (Amway, Fuller Brush, etc...)	2	Publisher *	3
Human Resource Consultant	2	Real Estate Agents *	2
Information Search Retrieval	3	Registered Agent	3
Insurance Agents *	2	Religious Goods *	2
Insurance Inspector	3	Resume Service	3
Insurance Risk Manager	3	Retail Toy Sales	2
Interior Decorating	2	Rubber Stamp Business	3
Interior Window Treatments	2	Scrapbooking	2
Interpreters	2	Secretarial Service *	3
Inventory Control Specialist	3	Shoe Repair	3
Jewelry (Costume)	2	Sign Painting	2
Kitchen Supplies (Tupperware, etc...)	2	Stationary	3
Ladies/Girls Clothing, Accessories *	2	Statistical Consultant	2
Leather Goods *	2	Stenciling	3
Lingerie	2	Tailoring, Alterations, Seamstresses	2
Loan Origination Service *	3	Tax Preparer	3
Locksmith *	2	Taxidelist	3
Management Consultant	2	Teachers/Tutors except sports, physical education, industrial or martial arts (Class is not available admitted in NJ).	1
Market Research *	3	Telecommunications Consultant	2
Marketing Consultant	2	Telemarketing, Telephone Solicitation	3
Mediator	3	Toner Cartridge Recharging	3
Medical Claims Processing/Transcriptionist *	3	Training Specialist/Seminar Conductor *	3
Men's/Boy's Clothing Accessories	2	Transcribing, Court Reporters	3
Models	3	Translators	3
Monogramming	3	Travel Agent	3
Mortgage Field Inspection	2	Trophy Sales	2
Musical Instrument Sales/Repair	2	TV/VCR Repair	3
Newspaper/Magazine/Book Delivery	2	Upholsterer	2
Notary Public	3	Video & Music Sales/Rental *	2
Office Supplies Vendor	2	Videotaping, Dubbing, Editing	2
Paper Goods	2	Vinyl/Leather Repair	2
Paralegal	3	Wedding & Party Planners	3
Pay Telephone Provider	3	Wedding cake and/or Cookie Sales	1
Personal Care Products	2	Wood Furniture Crafters	3
Personal Fitness Trainer (Class is not available admitted in NJ)	1	Wood Products excluding toys and furniture making	2
Personal Image Consultant	3	Word Processing	3
Personalized Books & Gifts	3	Writers/Authors	2
Pet Sitters	1		
Photographer	1		
Picture Framing	2		
Prepaid Calling Card Vendor, Excluding Sales from Vending Machines	2		
Print Broker	3		
Printer	3		

*Not eligible for Professional Liability coverage