

Hanover Personal Lines home business solutions

From your home to your home business—we've got you covered

At The Hanover, our goal is to offer protection for the things that matter most to you—with solutions that are designed to help fit your way of living. Research shows that there are **3.4 million** home based businesses with up to four employees. And **60%** of these home based businesses do not have the proper insurance.* To protect your home business, we offer four coverages to be endorsed to the home policy: business pursuits, permitted incidental occupancies, home-based business and home sharing.

| | BUSINESS PURSUITS | PERMITTED INCIDENTAL OCCUPANCIES | HOME-BASED BUSINESS | HOME SHARING |
|---|---|--|--|---|
| Employee or independent contractor | ✓ | ✓ | | |
| Insured owned | | ✓ | ✓ | |
| Bodily injury liability | ✓ | ✓ | ✓ | ✓ |
| Property damage liability | ✓ | ✓ | ✓ | ✓ |
| Business property (up to Coverage C) | | ✓ | ✓ | |
| Personal and advertising injury | | | ✓ | |
| Accounts receivable | | | ✓ | |
| Valuable papers and records | | | ✓ | |
| Business income | | | ✓ | |
| Business in other structures | | Optional | ✓ | |
| Landlord's furnishings | | | | ✓ |
| Lost rental value | | | | ✓ |
| Damage to renters belongings | | | | ✓ |
| Available to all customers. Customers who may need this coverage include: | <ul style="list-style-type: none"> Business has no desire/need for property coverage Desires coverage for employment related liability exposure | <ul style="list-style-type: none"> Income incidental to household (business income protection not needed/desired) Need to insure business property and liability exposures Occasional or no customer visits | <ul style="list-style-type: none"> May employ up to three employees Income impactful to household (business income protection needed/desired) Need to insure business property and liability exposures Regular customer visits | <ul style="list-style-type: none"> People who occasionally rent their homes (up to 60 nights) through a home sharing network platform such as Airbnb® or Vrbo™ |

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*Source: Census.gov