



LulaRoe Consultants: ARE YOU PROPERLY INSURED?

Think about the amount of inventory you have in your possession right now. Is it hundreds of dollars? Thousands of dollars? Is it an amount you can afford to lose?

Being a direct sales consultant can expose you to many property and liability loss exposures. Most homeowners policies will not protect you in the following common situations, but a Home Based Business policy would:

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