



IHOME **BIZ**
INSURANCE

**HOME-BASED
BUSINESS
INSURANCE PACKAGE**

Insurance solutions for Home-Based Businesses

HomeBiz Insurance provides a one-stop shop property solution for clients that operate a business from the home they live in.

While public liability is readily available in the insurance market, many domestic insurers will not provide cover for the home and contents once a person earns an income from home as their home is both their primary residence and their business premises.

HomeBiz Insurance also offers cover for Business Interruption because for example if the home burns down, the client not only loses their residence, they may also lose their home-based business (homebiz) income at least until the home is repaired or replaced or they can find an alternative premises.

Target Markets

Following are some examples of our target markets:

- Stand Alone Home-Based Childcare
Additional cover available:
 - Public liability insurance tailored for the childcare business
- Guest Accommodation
Additional cover included:
 - Legal liability extends to cover if the paying guest is injured and the host is held legally liable
 - Theft by the paying guest
 - Identity theft if the paying guest steals personal documents for the purpose of assuming the hosts identity
- Landlords with tenants operating a homebiz
- Cottage industries - dress maker, jeweller (non-precious stones) etc.
 - Property cover only
- Tuition - music teachers, yoga teachers etc
 - Property cover only

A summary of the additional benefits and inclusions of the policy wording:

- Accidental Damage
- Landlords Cover for Building, Contents, Loss of Rent and/or Rent Default

The Agent

Amazon Underwriting, trading as HOMEBIZ Insurance, is an independently owned underwriting agency focussed on delivering insurance packages tailored for specific niche markets.

We are committed to providing high quality insurance products underpinned by "A" rated security together with high level customer service, supporting brokers to provide the insurance products and service their clients

Contact Us

Gida Irving

T: +61 2 9357 1798

info@amazonunderwriting.com.au

www.amazonunderwriting.com.au

The Policy

The HomeBiz Insurance policy provides cover for:

1. Home Building Insurance
2. Home Contents Insurance
3. Business Stock and/or Merchandise
4. Business Equipment
5. Business Interruption
6. Domestic Legal Liability

A summary of the additional benefits and inclusions of the policy wording:

- Accidental Damage
- Landlords Cover for Building, Contents and/or Rent Default
- Temporary Removal of Property
- Fusion or Machinery Breakdown
- Computer Breakdown
- Gross Income
- Increase Cost Of Working
- Legal Liability \$20,000,000



Underwriting Security

- Certain underwriters at Lloyd's

Claims Management

- All claims are managed locally through established claims management services with delegated claims authority for the majority of claim approvals and settlements.

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AFSL 482029 | ABN 17 605 879 507

Registered Office: 52 Chisholm Street
Darlinghurst NSW 2010 Australia