



ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

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Vendor's Insurance Program

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Our Vendor's Insurance Program (VIP) offers coverage tailored for incidental home-based businesses that are not the primary occupation of the insured.

The VIP is designed to cover one individual and spouse. Partnerships are not eligible.

Coverage Available

Maximum Coverage Limits available as follows:

- Business Property - \$5,000
- Business General Liability - \$1M / \$2M
- Medical Payments - \$500 / \$10,000
- Fire Legal Liability - \$50,000

Personal Injury Coverage can be added by Endorsement.

Eligible Classifications

Some eligible classifications include, but are not limited to:

- Cosmetic Sales
- Food Vendors - no food trucks
- Fruit/Vegetable Vendors
- Home Crafters
- Home Party demonstrators
- Including:
 - Kitchen Items
 - Decorating Items
 - Clothing
- Pottery Sales
- Sales of Cookies, Bread, Cake and Other Baked Goods

Ineligible Classifications

Some classifications that deal with high hazard or high-valued items are ineligible for coverage include:

- Firearms dealers
- Gold, Silver or precious stone jewelry
- Disc Jockeys
- Home repair / Contractors
- Machinery / Tool dealers
- Mechanical repairs
- Internet related operations
- Meat, fish or poultry sales
- Wholesale operations



Why Choose Erie and Niagara Insurance?

- Over 140 year history as a policyholder-owned New York State Insurance Company
- We offer a wide range of products with broad coverage and competitive pricing
- Reputation for Prompt and Fair Claim Handling
- A.M. Best "A" Rated Since 1988