



# **Hiscox's General and Professional Liability**

## **Product Overview & Appetite Guide**

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# About Hiscox

Hiscox Insurance Company, Inc. is an admitted global insurer with over 100 years of experience in insuring businesses. Hiscox is rated 'A' (Excellent) by A.M. Best.

## Why use Hiscox through Attune?

- Broad appetite: Admitted liability insurance for over 180 professions
- Coverage in 49 states: Available in all states, including Washington D.C., except Alaska
- New ventures welcome: Hiscox insures brand-new businesses
- Fast and simple: online application, no Hiscox appointment needed
- Instant binding: same-day effective date, policy docs emailed immediately
- Direct bill: Hiscox handles all servicing and billing
- Hiscox Service Support is available Monday – Friday, 7 a.m. to 10 p.m. ET
- Automatic renewal: commission paid for the lifetime of coverage

## Monoline General Liability Overview

- Coverage for claims of bodily injury, associated medical costs, and damage to property on or off-premises
- Covers liability for property damage or bodily injury to third parties
- Covers employees and temporary staff
- Up to \$2M occurrence limit online, \$5M via phone
- Defense costs outside the limit
- No deductible
- Work from home discounts available
  - Subject to minimum premium
- \$500 minimum premium for Retail, Landscape, Janitorial, and Artisan Contractors

## Coverage Details

- Automatic Renewal
- Admitted, ISO-based forms
- Automatic Blanket AI included at no charge
  - Blanket AI coverage ends once an operation is completed or a lease agreement ends

## Optional Add-on: Business Property and Equipment Coverage, BPP

- Covers loss or damage to computer equipment or contents
- Up to \$25K coverage limit, offered in \$5K increments
- Off-premises sublimit is \$2.5K for all professions, except Mobile Food Services is \$25K
- Coverage starts at \$90 a year for \$5K in coverage; \$500 deductible

## Monoline Professional Liability Overview

- Coverage for errors and omissions that occur or are alleged to have occurred in the course of providing professional services
- Claims of negligence, even if your client hasn't made a mistake
- Claims for libel and slander arising from your client's services
- Retroactive date equals existing policy retroactive date if switching
- Punitive damages up to \$250K where allowed by law
- \$200K copyright infringement coverage for most marketing and graphic and web design classes
- Up to \$2M aggregate limit online, \$5M on request
- Various deductible options ranging from \$0 to \$10K
- Coverage starts from \$270 per year

## Coverage Details

- Automatic Renewal
- Admitted, ISO-based forms
- Automatic Blanket AI included at no charge
  - Blanket AI coverage ends once an operation is completed or a lease agreement ends

## Architecture and Engineering

Available Products:

- GL and PL

State Exclusions:

- PL isn't available in Alaska, Virginia, and Vermont
- GL isn't available in Alaska

Professions Covered	
Architecture	Engineering
Building/construction inspection	Industrial engineering
Civil engineering	Landscape architect
Control systems integration/automation	Process engineering
Draftsman (including CAD/CAM)	Project manager (architecture or engineering)
Electrical engineering	Transportation engineering

# Consulting

Available Products:

- GL and PL

State Exclusions:

- PL and GL aren't available in Alaska

Professions Covered	
Business consulting	Other consulting services
Education consulting	Research consulting
Human resources (HR) consulting	Resume consulting
Management consulting	Strategy consulting

# Artisan Contractors

Available Products:

- GL

State Exclusions:

- GL isn't available in Alaska and New York

Professions Covered	
Air conditioning systems installation and repair	Heating and air conditioning installation and repair (no liquefied petroleum gas)
Appliance and accessories installation and repair	Home theater installation
Cabling installation	Interior finishing work
Carpentry (interior only)	Locksmiths
Carpet, rug, furniture, or upholstery cleaning (customer premises only)	Masonry work
Clockmaking and repair	Painting (interior only)
Communications equipment installation	Plastering or stucco work
Door or window installation and repair	Plumbing (commercial and residential)
Driveway or sidewalk paving and repaving	Security system installation
Drywall or wallboard installation and repair	Sign painting and lettering (interior and exterior)
Electrical work (interior only)	Sound equipment installation
Fence installation and repair	Tile, stone, marble, mosaic, or terrazzo work (interior only)

Professions Covered (continued)	
Floor covering installation (no ceramic tile or stone)	Upholstery work
Glass installation and repair (no auto work)	Window cleaning (nothing above 15 feet)
Handyperson (no roof work)	

## Creative and Design

Available Products:

- GL and PL

State Exclusions:

- PL isn't available in Alaska
  - PL isn't available for interior design in Virginia and Vermont
- GL isn't available in Alaska

Professions Covered	
Graphic design	Photography or videography
Interior design	

## Financial Services

Available Products:

- GL and PL
  - PL is not available for actuarial services, financial auditing/consulting, investment advice, mortgage brokering/banking, or stock brokering

State Exclusions:

- PL and GL aren't available in Alaska

Professions Covered	
Accounting	Investment advice
Actuarial services	Medical billing
Bookkeeping	Mortgage brokering/banking
Financial auditing or consulting	Stock brokering
Insurance agents	Tax preparation

# Health, Beauty, and Fitness

Available Products:

- GL and PL

State Exclusions:

- PL and GL aren't available in Alaska
  - PL isn't available in Indiana for occupational therapy, psychology, home health aides, and personal care aides
  - PL isn't available in Nevada for audiology
  - GL isn't available in Nevada for acupressure services, acupuncture services, and speech therapy

Professions Covered	
Acupressure services	Marriage and family therapy
Acupuncture services	Massage therapy
Art therapy	Mental health counseling
Audiology	Music therapy
Barber/hairstylist services	Nail technician services
Beautician/cosmetology services	Occupational therapy
Dance therapy	Personal care aide
Diet/nutrition service	Personal training (health & fitness)
Drama therapy	Psychology
Esthetician services	Social work services
First aid and CPR training	Speech therapy
Home health aide	Substance abuse counseling
Hypnosis	Yoga/Pilates instruction

# Janitorial Services

Available Products:

- GL

State Exclusions:

- GL isn't available in Alaska

Professions Covered	
Exterior cleaning services (residential only)	Janitorial/cleaning services

# Landscaping

Available Products:

- GL

State Exclusions:

- GL isn't available in Alaska

Professions Covered	
Landscaping/gardening services (residential and commercial)	Snow blowing and removal (no auto coverage)
Lawn care services (residential and commercial)	

# Legal

Available Products:

- GL and PL
  - PL isn't available for legal services and trustee services

State Exclusions:

- GL and PL aren't available in Alaska
  - PL isn't available in California for notary services
  - PL isn't available in New York for claims adjusting

Professions	
Claims adjusting	Legal services
Court reporting	Notary services
Document preparation	Process server
Expert witness services	Trustee services

# Marketing and Public Relations

Available Products:

- GL and PL

State Exclusions:

- GL and PL aren't available in Alaska



Professions Covered	
Advertising	Marketing/media consulting
Brand consulting	Other marketing/PR services
Digital marketing	Public relations
Direct marketing	Search engine services (SEO/SEM)
Market research	Social media consulting

## Miscellaneous Business Services

Available Products:

- GL and PL

State Exclusions:

- GL and PL aren't available in Alaska

Professions Covered	
Answering/paging services	Project management
Auctioneering	Recruiting (employment placements)
Business manager services	Talent agency
Event planning/promotion	Training (business, vocational or life skills)
Executive placement	Translating/interpreting
Life/career/executive coaching	Travel agency
Personal concierge/assistant services	Tutoring

## Real Estate

Available Products:

- GL and PL

State Exclusions:

- GL isn't available in Alaska
- PL isn't available in Alaska, Colorado, Iowa, Idaho, Kentucky, Louisiana, Mississippi, North Dakota, Nebraska, New Mexico, Rhode Island, South Dakota, Tennessee, and Wyoming
  - PL isn't available for real estate agents or brokers in Vermont

## Professions Covered

Property management	Real estate agent/broker
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## Retail

Available Products:

- GL

State Exclusions:

- GL isn't available in Alaska

## Professions Covered

Appliance/electronic stores	Ice cream/snow cone/shaved ice cart operator
Barbecue truck/trailer operator	Jewelry stores
Clothing/apparel stores	Lemonade cart operator
Coffee/donut cart operator	Mobile food concessions
Florists	Mobile food services
Food truck/trailer operator	Mobile kitchen operator
Food/beverage cart operator	Mobile street food vending services
Home furnishing stores	Other stores (no food/drink)
Hot dog cart operator	Other stores (with food/drink)
Ice cream truck operator	Snack truck operator

## Technology

Available Products:

- GL and PL

State Exclusions:

- GL and PL aren't available in Alaska

## Professions Covered

Application development: smartphone/mobile/tablet	Internet hosting services
Computer consulting	IT consulting

<b>Professions Covered (covered)</b>	
Computer programming services	IT project management
Computer system/network development	IT software/hardware training service
Data processing	Software development
Database design	Value-added reseller of computer hardware
Game developer	Website design

# Frequently Asked Questions

**Who is the carrier?** Hiscox Insurance Company, Inc. Hiscox is a global insurer with over 100 years of experience in insuring businesses.

**What's the carrier's rating?** Hiscox Insurance Company Inc. is the carrier on all Hiscox NOW products and is rated 'A' (Excellent) by A.M. Best.

**What's my commission?** Your agency will receive 15% on new business and 12.5% on renewal business.

**How will renewals work?** Policies are automatically renewed, and a notice is sent to the controlling agent via email 45-60 days (depending on the state) before the renewal date. Policies automatically renew using the payment method used at the time of purchase. Hiscox will email you and your clients' copies of the policy documents and new terms in advance of the renewal date. If you need to make changes to the policy, contact the Hiscox Team at 877-655-5177.

**Is there a paper application we can print to have our clients sign?** No, Hiscox is entirely paperless. You'll need your client to verify all information you entered online is correct, and that your client agrees to enter a binding agreement with Hiscox. If your agency still requires a physical copy, you may print the application summary page of your quote and have your client sign that.

**How do I share the quote with my client?** You can download the quote proposal on the quote page and email that to your clients.

**Can I add BPP to the quote or policy?** Yes. You can add up to a \$25K coverage limit, offered in \$5K increments.

## What are additional coverages offered in the GL product?

1. Primary and noncontributory, PNC
  - a. Refers to coverage extended to an additional insured, so long as you have agreed in writing a contract or agreement
  - b. Makes insured's policy primary and not seek contribution from other available insurance
  - c. Offered on a blanket basis
  - d. Available in all states except AK
2. Hired Non-Owned Auto, HNOA
  - a. Covers claims against your business if an employee has an accident while using their own (or rented) vehicle for business purposes
  - b. Available for all classes except Artisan Contractors, Landscape, Janitorial, Retail
  - c. \$300K to \$2M coverage limit (cannot exceed GL occurrence limit)
  - d. Claim payments are part of GL aggregate limit (not in addition to)
  - e. Available in all states except AK, IL, LA, VT, WA
3. Waiver of Subrogation, WOS
  - a. An agreement between two parties in which one party agrees to waive subrogation rights against another in the event of a loss, so long as you do so in writing prior.
  - b. Available in all states except AK