All roads lead to Hiscox *NOW…*

HISCOX

BOP

General Liability

Cyber

Professional Liability

Comprehensive Coverage Solutions!

480+ Classes of Business

Same-day coverage for 480+ classes of business!

HISCOX

Architecture & Engineering
- Architecture
- Building inspection
- Civil engineering
- Control systems integration/automation
- Draftsman (incl. CAD/CAM)
- Electrical engineering
- Environmental engineering
- Industrial engineering
- Landscape architect
- Process engineering
- Project manager
- Transportation engineering
- And more!

Beauty
- Barber
- Beautician/cosmetology
- Esthetician services
- Hair stylist
- Spa owner
- Small salon owner
- And more!

Consulting
- Business consulting
- Education consulting
- Human resources consulting
- IT consulting
- Management consulting
- Marketing consulting
- Research consulting
- Resume consulting
- Strategy consulting
- And more!

Financial/Legal services
- Accounting
- Actuarial services
- Bookkeeping
- Claims adjusting
- Court reporting
- Credit counseling
- Expert witness services
- Financial auditing or consulting
- Investment advice
- Tax preparation
- And more!

Fitness, Health & Wellness
- Acupuncture services
- Diet/nutrition
- First aid and CPR training
- Marriage and family therapy
- Massage therapy
- Occupational therapy
- Personal training
- Psychology
- Substance abuse counseling
- Yoga/Pilates instruction
- And more!

Marketing & Creative
- Advertising
- Brand consulting
- Digital marketing
- Event planning/promotion
- Graphic design
- Interior design
- Photography/videography
- Public relations
- SEO/SEM
- And more!

Miscellaneous Business Services
- Executive placement
- Life/career/exec coaching
- Travel agency
- And more!

Real Estate
- Real estate agents/brokers
- Property managers

Technology
- Application development
- Computer consulting
- Computer programming
- Computer system/network developer
- Data processing
- Database designer
- Game developer
- IT consulting
- IT project management
- IT software/hardware training
- Software development
- Website design services
- And more!

"The 4 W's" – What & Where We Write

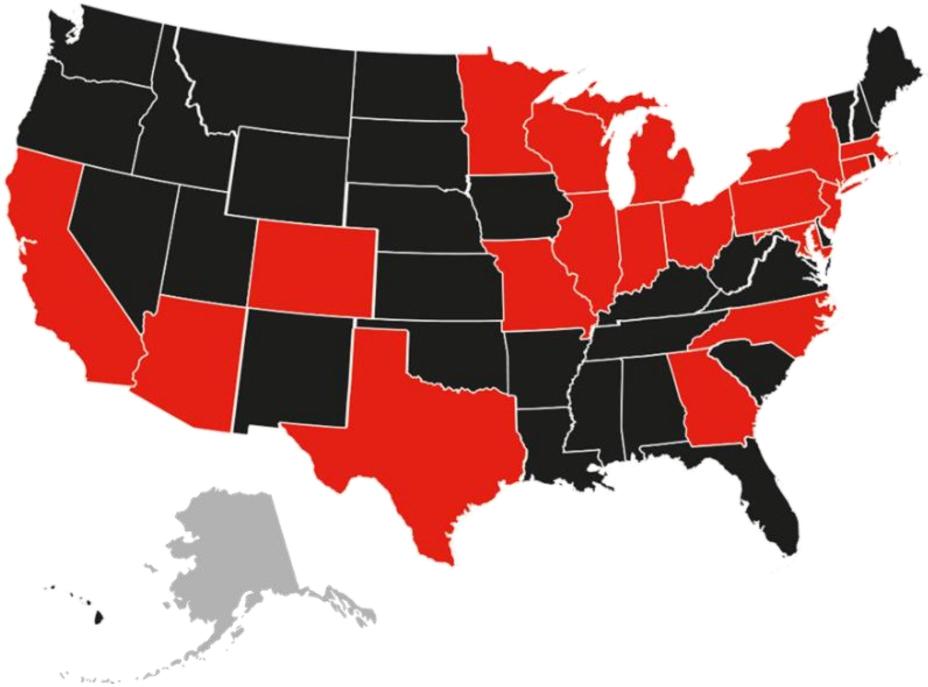
HISCOX

Instant Bind Available for 3 Products:

- **Professional Liability (PL - Errors & Omission)**
  - Covers claims of negligence, libel and slander arising from your client's services
  - Coverage limit up to $2M online, $5M on request
  - Deductible options ranging from $0 to $10,000
  - Coverage starts at $270 per year (no minimum earned)
- **General Liability (GL)**
  - Covers accidental 3rd party bodily injury & property damage
  - Coverage limit up to $2M online, $5M on request
  - No deductibles for most classes
  - Coverage starts at $350 a year
  - No minimum earned on all classes except contractors, landscape, janitorial, and retail.
- **Business Owners Policy (BOP)**
  - Covers accidental 3rd party bodily injury & property damage
  - Covers personal business equipment
  - Coverage limit up to $2M online, $4M on request
  - Max $100,000 business contents; $500,000 buildings
  - Various deductibles from $500-$10,000
  - Coverage starts at $500 (no minimum earned)

Admitted PL & GL in 49 States & D.C.

PL, GL, BOP | PL & GL | No coverage in AK



Professional Liability (E&O)

HISCOX

Professional Liability Insurance	Coverage details
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 • Awarded damages and legal defense costs • Punitive damages up to $250,000 where allowed by law • Services done by your client’s employees, temporary staff and independent contractors covered • $200,000 copyright infringement coverage for most marketing and graphic/web design classes • Up to $ 2 million aggregate limit online, ($5 million on request) • Various deductible options ranging from $0 to $10,000 • Coverage starts from $270 per year	• Automatic Renewal • Admitted paper • Monoline product • Automatic Blanket AI included* – No charge **Blanket AI coverage ends once an operation is completed or a lease agreement ends*

Professional Liability Coverage for Small Contractors and General Contractors

HISCOX

Instant bind available for Small Contractors and General Contractors

Professional Liability (PL - Errors & Omission)

- Covers claims of professional negligence, contractors (jobsite) pollution and faulty workmanship (Small Contractors only) and includes Duty to Defend
- Coverage limit up to $2M online
- Deductible options start at $1,000
- Coverage starts at $400 per year
- 28 new eligible classes of business added
- Can be cross-sold with GL. 49 existing GL classes can now have PL added
- In appetite classes include Cabling, Electrical, Carpentry, Flooring, Glass & glazing, HVAC, Interiors, Landscaping, Masonry, Painting and many others
- Over 2,000 policies sold in the first 5 months with a bind rate of 35%

Coverage Benefits

Coverage	Selling points	Competitive Position
Professional Liability Max $2m	This is the basic insuring clause across all our PL products. It is the core coverage.	Market standard
Faulty Workmanship (not available to General Contractors) $50k standard (max)	Fills gaps between GL and PL. First Party coverage. Brings real value for the most common claims to customers who otherwise have little true PL exposure.	Key differentiator as this is not market standard cover. We include $50k as standard.
Contractors Pollution Liability (CPL) $100k standard (max)	Provides **FULL contractors pollution** (not contingent only) to $100k. Allows client to avoid gaps in cover.	Many markets provide only contingent cover and not full contractors pollution cover.

General Liability (GL)

HISCOX

General Liability Insurance

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 3rd parties
- Covers employees and temporary staff
- Up to $ 2 million occurrence limit online, ($5 million on request)
- Defense costs outside limit
- No deductible (for most classes)
- Work from home discount (subject to minimum premium)
- Coverage starts at $350 a year
- $500 minimum premium for Retail, Landscape, Janitorial, and Artisan Contractors

Optional Add-on: Business Property and Equipment Coverage

- Covers loss or damage to computer equipment or contents
- Claims settled at replacement cost
- Up to $25,000 coverage limit
- Off-premises sublimit is $2,500
- Coverage starts at $90 a year for $5,000 in coverage

Coverage details

- Automatic Renewal
- Admitted, ISO based form
- Available for package or stand-alone*
- Automatic Blanket AI included**
  - No charge

**GL and BOP cannot be packaged*

***Blanket AI coverage ends once an operation is completed or a lease agreement ends*

Business Owners Policy (BOP)

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Business Owners Policy (BOP) Insurance	Coverage details
Coverage for claims of bodily injury, associated medical costs and damaged property (GL) plus coverage for business equipment at up to five different office locations, including accidental damage. • Covers liability for property damage or bodily injury to third parties and business property • Up to $ 2 million occurrence limit online ($4 million on request) • Max $100,000 business contents • Loss of electronic data covered up to $10,000 • Interruption of computer operations covered up to $10,000 • Loss of business income covered up to 12 months • Crime, data liability, and HNOA upgrades available • Various deductible options ranging from $500 to $10,000 • Coverage starts at $500 a year	• Automatic Renewal • Admitted, ISO based form • Available for package or stand-alone* • Automatic Blanket AI included** – No charge **GL and BOP cannot be packaged* ***Blanket AI coverage ends once an operation is completed or a lease agreement ends*

Cyber Insurance

HISCOX

Cyber Insurance	Coverage details
Cyber security insurance, also known as “cyber risk insurance” or “cyber liability insurance,” protects businesses against losses that are computer or technology related. This could be due to a phishing or ransomware attack, or because a laptop containing sensitive information was lost or stolen. • Covers liability for mishandling of personal data include defence against lawsuits and regulatory fines along with various first party expenses incurred by a company in the event of a cyber breach • Up to $1 million aggregate limit • Aggregate Limit includes Breach Costs, Claim Expenses, PCI Fines & Assessments, Regulatory Proceedings, Data Recovery Costs, and Cyber Extortion Costs up the limit. Optional Media Liability available up to the Aggregate Limit. • $100,000 Business Interruption Costs Limit & $25,000 Ransomware Limit • Multiple coverage enhancements including Cyber Crime, System Failure, Utility Fraud, Enhanced Privacy Regulation, Bricking, Reputational Harm at a varying limits • Dependent Business Interruption and Dependent System Failure available for insureds over $1m in revenue only • Various deductible options ranging from $1,000 to $25,000 • Coverage starts at $300 a year	• Automatic Renewal • Admitted form • Monoline product • Includes free access to Hiscox eRisk Hub Breach Response Resources and Information Web Portal