

### **GET THE RIGHT INSURANCE, RIGHT NOW®**

# **BUSINESS INSURANCE TAILORED FOR PROFESSIONALS**



Hiscox specializes in customized business insurance for a range of professionals in industries like IT, consulting, photography, architecture, engineering, real estate, beauty, fitness and more. We focus on businesses with less than \$3m in revenue, with most averaging around \$150K.

### Why choose Hiscox?

- **Tailored coverage:** Hiscox tailors coverage to the specific risks small business owners face in their professions.
- **Competitive rates:** Hiscox policy premium levels are very competitive.
- Fast and simple: you can obtain a quote in minutes online or speak to a licensed advisor.
- Passion for service: Hiscox has knowledgeable advisors who provide exceptional service they are rated 4.9 out of 5 for overall service, based on customer feedback and 96% of people surveyed would recommend Hiscox.
- **Confidence:** Hiscox Insurance Company Inc. is 'A' rated by A.M. Best.

#### All coverages benefit from:

- Underwritten by Hiscox Insurance Company Inc. (HICI)
- Monthly payment plan available with no installment fees
- 14 day money back guarantee
- Automatic renewals and streamlined AI, WOS, COI and Accord requests

### Product overviews

#### Professional liability

- Defense costs within limit
- Up to \$2 million aggregate limit
- Various deductible options ranging from \$0 to \$10,000
- \$200,000 software copyright infringement coverage added for most technology businesses
- Full retro-coverage for unknown claims arising from previous work for most classes of business
- Work completed by employees covered
- Coverage starts from \$270 per year

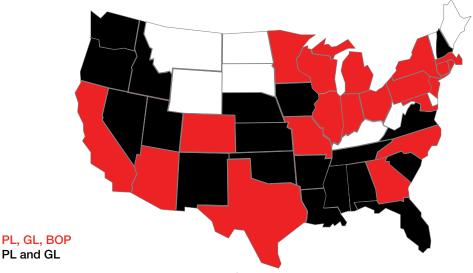
#### General liability

- Up to \$2 million occurrence limit
- Defense costs outside limit
- No deductible
- Employees and temporary staff covered
- Work-from-home discount
- Coverage starts from \$350 per year
- ISO based form

#### Business owners policy (BOP)

- Up to \$2 million occurrence limit
- Up to \$100,000 in coverage for business contents
- Up to \$500,000 in coverage for buildings
- Loss of electronic data covered up to \$10,000
- Interruption of computer operations covered up to \$10,000
- Loss of business income covered for up to 12 months
- Crime, data liability and HNOA upgrades available
- Coverage starts from \$500 per year
- ISO based form

# States we cover



# Professions we cover

- Accounting
- Actuarial Services
- Acupressure/Acupuncture Services
- Answering/Paging Services
- Architects
- Auctioneering
- Audiology
- Beautician/Cosmetologist
- Bookkeeping
- Business/Management Consulting
- Business Manager Services
- Claims Adjusting
- Computer Programmers/Developers
- Court Reporting
- Dance Therapy
- Dietician/Nutritionist
- Direct Marketing
- Document Preparation
- Education Consulting
- Engineers

- Esthetician Services
- Event Planning/Promotion
- Financial Auditing or Consulting
- First Aid and CPR Training
- Graphic Design
- Hair Stylist/Barber Services
- Human Resources (HR) Consulting
- Hypnotist
- Interior Design
- Investment Advice
- IT Consulting/Contractor
- Legal Services
- Life/Career/Executive Coaching
- Marketing/Media/PR Consulting
- Marriage and Family Therapy
- Massage Therapy
- Medical Billing
- Mortgage Brokering/Banking
- Nail Technician Services
- Notary Services

- Personal Concierge/Assistant
- Personal Training (Health and Fitness)
- Photography
- Property Management
- Psychology
- Real Estate Agent/Broker Services
- Recruiting (Employment Placements)
- Research Consulting
- Social Work Services
- Stock Brokering
- Talent Agency
- Tax Preparation
- Technology Services
- Training (Business, Vocational Skills)
- Travel Agency
- Tutoring
- Web Design
- Yoga and Pilates Instruction



Underwritten by Hiscox Insurance Company Inc. (HICI), 233 North Michigan Avenue, Suite 1840, Chicago, IL 60601. The A.M. Best rating is for HICI, a Chicago, IL domiciled insurer, as of December 13, 2012. As of December 31, 2012, HICI had admitted assets of \$97,085,393 and policyholders surplus of \$52,281,718. Total liabilities were \$44,803,675 (inclusive of \$11,224,176 in reserves) and paid up capital stock was \$4,200,000. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states.