



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

