

# Hiscox NOW Appetite Guide

Hiscox NOW allows you to quote and bind small business insurance online in minutes with a same-day effective date. Admitted PL/E&O, GL and BOP coverage are available for over 180 professions.

- PL/E&O and GL coverage is available in all states except AK.
- BOP available in all states except AK, AL, AR, DE, FL, HI, ID, IA, KS, KY, LA, ME, MS, MT, NE, ND, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WV, WY.

## Industries we cover:

### Architecture & Engineering

Architecture & Engineering Overview

Products: PL/E&O, GL, BOP

State exclusions:

- PL/E&O - AK, VA, VT
- GL and BOP - AK

Professions Covered:

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

### Artisan Contractors

Artisan Contractors Overview

Products: GL

State exclusions: AK, NY

Professions Covered:

- Air conditioning systems installation and repair
- Appliance and accessories installation and repair
- Cabling installation

- Carpentry (interior only)
- Carpet, rug, furniture, or upholstery cleaning (customer premises only)
- Clock making and repair
- Communications equipment installation
- Door or window installation and repair
- Driveway or sidewalk paving and repaving
- Drywall or wallboard installation and repair
- Electrical work (interior only)
- Fence installation and repair
- Floor covering installation (no ceramic tile or stone)
- Glass installation and repair (no auto work)
- Handyperson (no roof work)
- Heating and air conditioning installation and repair (no liquefied petroleum gas)
- Home theater installation
- Interior finishing work
- Locksmiths
- Masonry work
- Painting (interior only)
- Plastering or stucco work
- Plumbing (commercial and residential)
- Security system installation
- Sign painting and lettering (interior and exterior)
- Sound equipment installation
- Tile, stone, marble, mosaic, or terrazzo work (interior only)
- Upholstery work
- Window cleaning (nothing above 15 feet)

## Consulting

### Consulting Overview

Products: PL/E&O, GL, BOP

State exclusions: AK

Professions Covered:

- Business consulting
- Education consulting
- Human resources (HR) consulting
- Management consulting
- Marketing consulting
- Other consulting services
- Research consulting
- Resume consulting
- Strategy consulting

## Creative & Design

### Creative & Design Overview

Products: PL/E&O, GL, BOP

State exclusions:

- AK
- VA and VT - no PL/E&O for interior designers

Professions Covered:

- Graphic design
- Interior design
- Photography or videography

## Financial Services

### Financial Services Overview

Products: PL/E&O, GL, BOP

- PL/E&O not available for actuarial services, financial auditing/consulting, investment advice, mortgage brokering/banking, or stock brokering

State Exclusions: AK

Professions Covered:

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

## Health, Beauty & Fitness

### Health, Beauty & Fitness Overview

Products: PL/E&O, GL, BOP

- No BOP coverage for home health aides and personal care aides

State exclusions:

- AK
- IN - no PL/E&O coverage for occupational therapy, psychology, home health aides, and personal care aides
- NV - no coverage for acupressure services, acupuncture services, and speech therapy, no PL/E&O coverage for audiology

Professions Covered:

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

## Janitorial Services

Janitorial Services Overview

Products: GL

State exclusions: AK

Professions Covered:

- Exterior cleaning services (residential only)
- Janitorial/cleaning services

## Landscaping

Landscaping Overview

Products: GL

State exclusions: AK

Professions Covered:

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

## Legal

### Legal Overview

Products: PL/E&O, GL, BOP

- PL/E&O not available for legal services and trustee services

State exclusions:

- AK
- CA - no PL/E&O for notary services
- NY - no PL/E&O for claims adjusting

Professions Covered:

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

## Marketing & Public Relations

### Marketing & Public Relations Overview

Products: PL/E&O, GL, BOP

State exclusions: AK

Professions Covered:

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

## Miscellaneous Business Services

### Miscellaneous Business Services Overview

Products: PL/E&O, GL, BOP

State exclusions: AK

Professions Covered:

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

## Real Estate

Real Estate Overview

Products: PL/E&O, GL

State exclusions:

- PL/E&O - AK, CO, IA, ID, KY, LA, MS, ND, NE, NM, RI, SD, TN, WY
  - VT - no PL/E&O for real estate agent/broker
- GL and BOP - AK

Professions Covered:

- Property management
- Real estate agent/broker

## Retail

Retail Overview

Products: GL

State exclusions: AK

Professions Covered:

- Appliance/electronic stores
- Barbecue truck/trailor operator
- Clothing/apparel stores
- Coffee/donut cart operator
- Florists
- Food truck/trailer operator
- Food/beverage cart operator
- Home furnishing stores

- Hot dog cart operator
- Ice cream truck operator
- Ice cream/snow cone/shaved ice cart operator
- Jewelry stores
- Lemonade cart operator
- Mobile food concessions
- Mobile food services
- Mobile food vending services
- Mobile kitchen operator
- Mobile street food vending services
- Other stores (no food/drink)
- Other stores (with food/drink)
- Snack truck operator

## Technology

### Technology Overview

Products: PL/E&O, GL, BOP

State exclusions: AK

### Professions Covered:

- Application development: smartphone/mobile/tablet
- Application service provider
- Computer consulting
- Computer programming services
- Computer system/network development
- Data processing
- Database design
- Game developer
- Internet hosting services
- IT consulting
- IT project management
- IT software/hardware training services
- Software development
- Value added reseller of computer hardware
- Website design

## Products:

### Professional Liability (PL)/Errors & Omissions (E&O)

Protects your clients if they're sued for negligently performing their services, even if they haven't made a mistake. Coverage also includes defense costs associated with any lawsuit.

### Limits

- Aggregate limit: \$2M online (up to \$5M by phone)
- Revenue limit: \$5M

**State exclusions**

AK

**Product details**

- Admitted form
- Monoline product
- Deductibles from \$0-\$10K
- Automatic renewal

**What's covered**

- Claims of negligence, even if your client hasn't made a mistake
- Claims for libel and slander arising from your client's services
- 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
- Automatic Blanket AI included for free (Blanket AI coverage ends once an operation is completed or a lease agreement ends)

**Available additions**

- Scheduled additional insured

**General Liability (GL)**

Protects your clients' businesses from another person or business's claims of bodily injury, associated medical costs, and damage to their property.

**Limits**

- Aggregate limit: \$2M online (up to \$5M by phone)
- Revenue limit: \$5M

**State exclusions**

AK

**Product details**

- Admitted, ISO based form
- Monoline product
- No deductible
- Work from home discount up to 5% (subject to minimum premium)
- Automatic renewal

**What's covered**

- Covers liability for property damage or bodily injury to third parties
- Covers employees and temporary staff
- Defence costs outside limit
- Automatic Blanket AI included for free (Blanket AI coverage ends once an operation is completed or a lease agreement ends)

**Available additions**

- Scheduled additional insured
- Business personal property and equipment (up to \$25K coverage limit with off-premise limit of \$2,500)
- Primary and noncontributory
- Hired non-owned auto (up to \$2M coverage limit but cannot exceed GL occurrence limit)



- Waiver of subrogation

## Business Owners Insurance (BOP)

Combination of general liability and business property insurance. It protects your clients' own business furniture and equipment, as well as another person or business's claims of bodily injury and associated medical costs.

### Limits

- Aggregate limit: \$2M online (up to \$4M by phone)
- Revenue limit: \$3M

### State exclusions

AK, AL, AR, DE, FL, HI, ID, IA, KS, KY, LA, ME, MS, MT, NE, ND, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WV, WY

### Product details

- Admitted, ISO based form
- Work from home discount up to 5% (subject to minimum premium)
- Automatic renewal

### What's covered

- Covers liability for property damage or bodily injury to third parties and business property
- Max \$100,000 business contents
- Max \$500,000 buildings (subject to a 100 mile coastal restriction)
- 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
- Various deductible options ranging from \$500 to \$10,000
- Coverage starts at \$500 a year
- Automatic Blanket AI included for free (Blanket AI coverage ends once an operation is completed or a lease agreement ends)

### Available additions

- Crime
- Data package
- HNOA
- Scheduled additional insured

The use of this portal to obtain a premium quotation does not alter or change your relationship with Hiscox or your customer. At all times you remain broker for the applicant and not an agent of Hiscox.

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