

# General Liability Insurance Artisan Contractor Professionals

We want you to understand the Hiscox General Liability coverage. This summary explains the main areas of coverage and exclusions.

If you have any questions about your coverage, please contact one of our advisors at 978-344-4215 (Mon-Fri, 9am-7.30pm EST) or via email at [contactus@insurancebee.com](mailto:contactus@insurancebee.com).

## This policy does cover

### **Bodily injury or property damage**

To the extent you are legally liable, we cover damages or claims expenses if you injure a third-party or damage someone else's property (including damage due to a fire at a premise you rent, unless you work from home).

### **Medical payments**

We will make medical payments as a result of bodily injury that occurs in the course of your business operations, regardless of fault.

### **Defense costs**

If you're sued, even if you're not at fault, we will appoint an attorney to defend you, even if the lawsuit is groundless. We will pay these defense costs on your behalf.

### **Personal and advertising injury**

We cover claims of libel and slander that are not part of your professional services. We also protect you if your advertisement unintentionally uses a third-party's advertising idea or infringes upon another's copyright.

### **Worldwide insurance coverage**

We cover damage that occurs in the United States, its territories and Canada. We also offer some coverage for instances outside these areas while you're away on short periods of travel.

### **Employees or temporary staff**

Hiscox will cover claims against you arising from your employees' or temporary staff's actions if they were performed on behalf of your business.

### **Supplemental payments**

Your Hiscox policy covers the following expenses, should they be incurred, without reducing your limit of liability:

- all expenses we incur, including the defense of lawsuits
- up to \$250 a day for reasonable expenses (including loss of earnings) you incur as a result of assisting us in the defense of a claim or lawsuit
- interest on damage awards.

### **Automatic status for additional insureds**

Any person(s) or organization(s) for whom you are performing operations or leasing a premises when you and such person(s) or organization(s) have agreed in writing in a contract or agreement that such person(s) or organization(s) be added as an additional insured on your policy. This automatic status ends when your operations or lease agreement for that additional insured are completed.

## This policy does not cover

### **Intent to injure**

We won't cover you for any act that occurs with the intent to injure. This includes personal and advertising injuries if you knew your actions were false or violated the rights of others.

### **Outside the policy period**

We won't cover claims for bodily injury, property damage, or personal and advertising injury that do not occur during the policy period.

### **Known claims and circumstances**

We won't cover your business for any claim or circumstance that could result in a claim you knew about prior to the start of your first Hiscox policy.

### **Personally identifiable information**

We won't cover your failure to protect any personally identifiable information that is in your care.

### **Professional services**

We won't cover any professional services performed by you.

### **Vehicles, boats and aircrafts**

We won't cover any claims arising out of the ownership or use of an automobile, watercraft or aircraft.

### **Workers' compensation**

We won't cover any obligation you may have under a workers' compensation claim or similar law.

### **Your property**

We won't cover claims for damage to property you own or have in your care, custody or control.

## Common claims examples

**Bodily injury** — A customer trips over your tools while you are performing carpentry work in their home and you are legally liable for the injury. We will cover the subsequent claim and related medical expenses up to your limits of liability.

**Property damage** — One of your employees damages a client's hardwood floors while moving materials into their home. We will cover the subsequent claim up to your limits of liability.

**Personal injury** — One of your employees is at lunch. He talks to the owner of the shop about one of your clients in a false and unflattering way. The client learns of this discussion and sues for slander. We will cover the subsequent claim, up to your limits of liability, and pay for an attorney to defend you if necessary.

Coverage summaries, descriptions, and claims examples are provided for illustrative purposes only and are subject to the applicable policy limits, deductibles, exclusions, terms, and conditions. Not all insurance products and services are available in all states. Hiscox recommends you read the policy documents to learn the full details of coverage.

Underwritten by Hiscox Insurance Company Inc. (A Stock Company), 104 South Michigan Avenue, Suite 600, Chicago, Illinois 60603, as administered by Hiscox Inc., a licensed insurance provider in all states and DC.