Hiscox NOW: a quick and easy way to bind small business policies for 180+ professions

#### WHY USE HISCOX NOW?

- Instant Binding: same-day coverage, policy documents emailed immediately
- Broad Appetite: policies customized for over 180 professions
- Automatic Renewal: earn commission for the lifetime of coverage
- Direct Bill: Hiscox handles all servicing and billing
- · Agent Servicing: Hiscox advisors can answer appetite questions and facilitate a quote by phone

## PROFESSIONAL LIABILITY E&O INSURANCE

This coverage protects your customer if they're sued for negligence (even if no mistake was made)

- Revenue Limits: up to \$5M
- Coverage Limits:
  - \$2M aggregate online
  - \$5M aggregate by submission
- Deductible:
  - o options from \$0-\$10,000

## GENERAL LIABILITY COMMERCIAL GL

This coverage protects your customer from third-party claims for bodily injury, associated medical costs, and damage to someone else's property

- Revenue Limits: up to \$5M
- Coverage Limits:
  - \$2M aggregate online
  - \$5M aggregate by submission
- Deductible: no deductible

# BUSINESS OWNER'S POLICY (BOP)

This combines general liability and business equipment coverage (including accidental damage) into one affordable package

- Revenue Limits: up to \$3M
- Coverage Limits:
  - \$2M aggregate online
  - \$4M aggregate by submission
- Deductible:
  - o options from \$500-\$10,000

#### COVERING 180+ PROFESSIONS IN VARIOUS INDUSTRIES

Architecture & Engineering Artisan Contractors Beauty, Health, & Fitness Consulting General Business Janitorial Services Landscaping Marketing & Creative Real Estate Retail Stores Technology And much more!

