

Select an industry below to view available products, professions and revenue/coverage limits:

PRODUCT OVERVIEW	ARCHITECTURE & ENGINEERING	ARTISAN CONTRACTORS	CONSULTING	CREATIVE & DESIGN
FINANCIAL SERVICES	HEALTH, BEAUTY & FITNESS	JANITORIAL SERVICES	LANDSCAPING SERVICES	LEGAL SERVICES
MARKETING & PUBLIC RELATIONS	MISCELLANEOUS BUSINESS SERVICES	REAL ESTATE	RETAIL	TECHNOLOGY

ARCHITECTURE & ENGINEERING

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$500K | **GL Payroll Limit:** \$500K | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$500K | **BOP Payroll Limit:** \$500K | **Coverage/Liability Aggregate Limit:** \$2M Online (up to by phone \$3M for PL/GL) | **State Exclusions:** No PL in VA, VT

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

ARTISAN CONTRACTORS

Available Products: GL* | **GL Revenue Limit:** \$500K | **Coverage/Liability Aggregate Limit:** \$2M | **State Exclusions:** NY

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

CONSULTING

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **PL/ GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

✓ Business consulting	✓ Marketing consulting
✓ Education consulting	✓ Research consulting
✓ Human Resources (HR) consulting	✓ Resume consulting
✓ IT consulting	✓ Strategy consulting
✓ Management consulting	✓ Other consulting services

* PL & GL: Available in all states except AK | * BOP: Not available in 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, WY, WY | Underwritten by Hiscox Insurance Company Inc., a Chicago-based insurance company. Copyright © 2018 Hiscox Inc. All rights reserved.

Small Business Appetite Guide

CREATIVE & DESIGN	
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M GL Payroll Limit: \$3M BOP Square Footage Cap: 35K BOP Revenue Limit: \$3M PL/ GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Graphic design	✓ Photography; Client videography
✓ Interior design (BOP Revenue Limit: \$5M No PL in VA, VT)	✓ Professional organizer (BOP Revenue Limit: \$5M No PL in VA, VT)
✓ Photo booths	✓ Visual effect designer for films/videos
FINANCIAL SERVICES	
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M GL/BOP Square Footage Cap: 35K BOP Revenue Limit: \$3M PL/GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Accounting (PL Revenue Limit: \$1M PL Coverage/Liability Limit: \$3M)	✓ Medical billing (No PL in NY)
✓ Bookkeeping	✓ Tax preparation
✓ Insurance agent services (Revenue Limit: \$1M PL; \$5M BOP)	
Available Products: GL, BOP* GL Payroll Limit: \$3M BOP Square Footage Cap: 35K BOP Revenue Limit: \$5M GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Actuarial services (BOP Revenue Limit: \$3M)	✓ Mortgage brokering/banking (BOP Revenue Limit: \$3M GL Square Footage Cap: 35K)
✓ Financial auditing or consulting	✓ Stock brokering (GL Square Footage Cap: 35K)
✓ Investment advice	
HEALTH, BEAUTY & FITNESS	
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M GL/BOP Square Footage Cap: 35K GL/BOP Gross Sales Limit: \$5M PL/GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Art therapy	✓ Marriage and family therapy
✓ Acupressure services (No coverage in NV)	✓ Massage therapy (No GL Square Footage Cap)
✓ Acupuncture services (No coverage in NV)	✓ Mental health counseling
✓ Audiology (No PL in NV)	✓ Music therapy
✓ Barber/hair stylist services (No GL Square Footage Cap)	✓ Nail technician services (No GL Square Footage Cap)
✓ Beautician/cosmetology services (No GL Square Footage Cap)	✓ Occupational therapy
✓ Dance therapy	✓ Personal training (health & fitness)
✓ Diet/nutrition services	✓ Psychology
✓ Drama therapy	✓ Social work services
✓ Esthetician services (No GL Square Footage Cap)	✓ Speech therapy (No coverage in NV)
✓ First aid and CPR training	✓ Substance abuse counseling
✓ Hypnosis	✓ Yoga/Pilates instruction
JANITORIAL SERVICES	
Available Products: GL* GL Payroll Limit: \$500K Coverage/Liability Aggregate Limit: \$2M	
✓ Dryer vent cleaning	✓ Residential cleaning services (interior and exterior)
✓ Janitorial/cleaning services	✓ Small commercial office cleaning (interior only)
LANDSCAPING SERVICES	
Available Products: GL* GL Payroll Limit: \$500K Coverage/Liability Aggregate Limit: \$2M	
✓ Gutter or chimney cleaning	✓ Lawn care services (residential and commercial)
✓ Landscaping/gardening services (residential and commercial)	✓ Snow blowing and removal (no auto coverage)
LEGAL SERVICES	
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M GL Payroll Limit: \$3M BOP Square Footage Cap: 35K BOP Revenue Limit: \$3M PL/GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Claims adjusting (No PL in NY)	✓ Expert witness services
✓ Court reporting	✓ Notary services (No PL in CA GL Square Footage Cap: 35K)
✓ Document preparation	✓ Process server
Available Products: GL, BOP* GL/BOP Square Footage Cap: 35K BOP Revenue Limit: \$3M GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Legal services	✓ Trustee services

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Small Business Appetite Guide

MARKETING & PUBLIC RELATIONS	
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M GL Payroll Limit: \$3M BOP Square Footage Cap: 35K BOP Revenue Limit: \$3M PL/GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Advertising	✓ Marketing/media consulting
✓ Brand consultant	✓ Public relations
✓ Digital marketing	✓ Search engine services (SEO/SEM)
✓ Direct marketing	✓ Social media consultant
✓ Market research	✓ Other marketing/PR services
MISCELLANEOUS BUSINESS SERVICES	
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M GL Payroll Limit: \$3M BOP Square Footage Cap: 35K BOP Revenue Limit: \$3M PL/GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Answering/paging services (GL Square Footage Cap: 35K)	✓ Project management
✓ Auctioneering	✓ Recruiting (employment placements) (GL Square Footage Cap: 35K)
✓ Business manager services	✓ Talent agency (GL Square Footage Cap: 35K)
✓ Event planning/promotion	✓ Training (business, vocational or life skills)
✓ Executive placement (GL Square Footage Cap: 35K)	✓ Translating/interpreting
✓ Life/career/executive coaching	✓ Travel agency (GL Square Footage Cap: 35K)
✓ Personal concierge/assistant	✓ Tutoring
REAL ESTATE	
Available Products: PL & GL* PL Revenue Limit: \$5M (\$500K in CA) GL Payroll Limit: \$3M (\$500K in CA) PL/GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) \$1M in NY State Exclusions: No PL in CO, IA, ID, KY, LA, MS, ND, NE, NM, RI, SD, TN, WY	
✓ Property management	✓ Real estate agent/broker (No PL in VT)
RETAIL	
Available Products: GL* GL Revenue Limit: \$3M GL Coverage/Liability Aggregate Limit: \$2M	
✓ Appliance stores	✓ Home furnishing stores
✓ Clothing apparel stores	✓ Jewelry stores
✓ Electronic stores	✓ Other stores (no food/drink)
✓ Florists	✓ Other stores (with food/drinks)
TECHNOLOGY	
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M GL Payroll Limit: \$3M BOP Square Footage Cap: 35K BOP Revenue Limit: \$3M PL/GL Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone) BOP Coverage/Liability Aggregate Limit: \$2M Online (up to \$4M by phone)	
✓ Application development: smartphone/mobile/tablet (PL Cap \$1M)	✓ IT consulting
✓ Application service provider	✓ IT project management
✓ Computer consultant	✓ IT software/hardware training services
✓ Computer programming services	✓ Internet hosting services
✓ Computer system/network developer	✓ Software development
✓ Custom software programmer/developer	✓ Technology services
✓ Data processing	✓ Value added reseller of computer hardware
✓ Database designer	✓ Website design
✓ Game developer	✓ Other technology services

Hiscox specializes in offering tailored admitted coverage for small businesses.

Get instant coverage online or by phone.

	Professional Liability	General Liability	Business Owners Policy
What are the revenue limits?	Up to \$5 million	Up to \$5 million	Up to \$3 million
What are the coverage limits?	<ul style="list-style-type: none"> \$2 million aggregate available online Up to \$5 million aggregate upon submission to Hiscox 	<ul style="list-style-type: none"> \$2 million aggregate available online Up to \$5 million aggregate limit upon submission to Hiscox 	<ul style="list-style-type: none"> \$2 million aggregate available online Up to \$4 million aggregate upon submission to Hiscox
Admitted product?	Yes	Yes	Yes
ISO based form?	No	Yes	Yes
Are defense costs included within limit?	Yes	No	No
Deductible	Various options ranging from \$0-\$10,000	No deductible	Various options ranging from \$500-\$10,000
What is covered?	Work completed by employees	Includes actions of employees and temporary staff	Combines general liability coverage with coverage for business assets
Minimum premium	\$270	\$350	\$500
Monthly cost?	Starts from \$22.50/mo.	Starts from \$29.17/mo.	Starts from \$41.67/mo.
Auto pay by credit card monthly?	Yes	Yes	Yes
What discounts are available (subject to minimum premium rules)?	<ul style="list-style-type: none"> 5% multi-policy discount 	<ul style="list-style-type: none"> 5% multi-policy discount Up to 5% discount for work-from-home businesses 	<ul style="list-style-type: none"> 5% multi-policy discount Up to 5% discount for work-from-home businesses
Additional features	<ul style="list-style-type: none"> \$200,000 software copyright infringement coverage added for most software businesses Full retro-coverage for unknown claims from previous work for most classes of business 	<ul style="list-style-type: none"> Available as a stand-alone Damage to premises rented (\$100,000) Personal injury included for all classes of business (COBs) except direct marketing, public relations, graphic designers, real estate agents, legal services, recruiting, marketing and research consulting Optional business equipment coverage up to \$25,000 for most COBs 	<ul style="list-style-type: none"> Up to \$250,000 in coverage for business contents, up to \$500,000 in coverage for buildings Interruption of computer operations and loss of electronic data both covered up to \$10,000 Crime, data liability, and HNOA upgrades available Damage to premises rented (\$250,000)
Availability	All states except: AK	All states except: AK	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

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