















Available for 180+ professions (including but not limited to):

 Architects & Engineers	 Landscaping
 Artisan contractors	 Legal
 Consulting	 Marketing & public relations
 Creative & design	 Misc. business services
 Financial	 Real estate
 Health, beauty, fitness	 Retail
 Janitorial	 Technology

## Benefits of Hiscox NOW

- **Broad appetite:** policies customized for over 180 professions.
- **Instant binding:** same-day coverage, policy documents emailed immediately.
- **New ventures welcome:** we insure brand new businesses.
- **Direct bill:** Hiscox handles all servicing and billing.
- **Competitive premiums:** E&O starts at \$270 with no fee monthly payment plans.
- **Dedicated support:** Available Monday–Friday from 7am–10pm ET.
- **‘A’ rated:** Hiscox Insurance Company Inc. is ‘A’ rated (Excellent) by A.M. Best.
- **Automatic renewal:** earn commission for the lifetime of coverage.

# Hiscox **NOW**® Overview (continued)

Professional Liability (E&O)	General Liability	Business Owners Policy
<p>Coverage for Errors and Omissions that occur or are alleged to have occurred in the course of providing professional services.</p>	<p>Coverage for claims of bodily injury, associated medical costs and damage to property on or off premises.</p>	<p>Coverage for claims of bodily injury, associated medical costs and damaged property (GL) plus coverage for business equipment at up to five different office locations, including accidental damage.</p>
<ul style="list-style-type: none"> <li>Claims of negligence, even if your client hasn't made a mistake.</li> </ul>	<ul style="list-style-type: none"> <li>Covers liability for property damage or bodily injury to 3rd parties.</li> </ul>	<ul style="list-style-type: none"> <li>Covers liability for property damage or bodily injury to third parties and business property.</li> </ul>
<ul style="list-style-type: none"> <li>Claims for libel and slander arising from your client's services.</li> </ul>	<ul style="list-style-type: none"> <li>Covers employees and temporary staff.</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$2 million occurrence limit online (\$4 million on request).</li> </ul>
<ul style="list-style-type: none"> <li>Awarded damages and legal defense costs.</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$2 million occurrence limit online (\$5 million on request).</li> </ul>	<ul style="list-style-type: none"> <li>Crime, data liability, and HNOA upgrades available.</li> </ul>
<ul style="list-style-type: none"> <li><b>Revenue limits</b> up to \$5M.</li> <li><b>Coverage limits</b> \$2M aggregate online, \$5M aggregate by submission.</li> <li><b>Deductible</b> options from \$0-\$10,000.</li> </ul>	<ul style="list-style-type: none"> <li><b>Revenue limits</b> up to \$5M.</li> <li><b>Coverage limits</b> \$2M aggregate online, \$5M aggregate by submission.</li> <li><b>Deductible</b> no deductible.</li> </ul>	<ul style="list-style-type: none"> <li><b>Revenue limits</b> up to \$3M.</li> <li><b>Coverage limits</b> \$2M aggregate online, \$4M aggregate by submission.</li> <li><b>Deductible</b> options from \$500-\$10,000.</li> </ul>

## Admitted PL & GL in 49 states and D.C.

- PL, GL, BOP
- PL & GL
- No coverage in AK

