

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 TOP

**Products:** PL, GL, BOP\* | **PL Revenue Limit:** \$1M | **GL Payroll Limit:** \$1M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$1M | **BOP Payroll Limit:** \$1M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$3M by phone 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

## 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

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**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 (No PL in IN)
✓ Dance therapy	✓ Personal training (health & fitness)
✓ Diet/nutrition services	✓ Psychology (No PL in IN)
✓ 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

**Available Products:** PL & GL\* | **PL Revenue Limit:** \$5M | **GL Gross Sales Limit:** \$5M | **PL/GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$3M by phone) | **State Exclusions:** No PL in IN

✓ Home health aide	✓ Personal care aide
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**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**

**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)

✓ Attorney	✓ Trustee services
✓ Paralegal	✓ Other legal services

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**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)
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**RETAIL**

**Available Products:** GL\* | **GL Gross Sales/Revenue Limit:** \$200K (up to \$3M for select professions) | **GL Coverage/Liability Aggregate Limit:** \$2M

✓ Appliance stores (GL Revenue Limit: \$3M)	✓ Ice cream/snow cone/shaved ice cart operator
✓ Barbecue truck/trailer operator	✓ Jewelry stores (GL Revenue Limit: \$3M)
✓ Clothing apparel stores (GL Revenue Limit: \$3M)	✓ Lemonade cart operator
✓ Coffee/donut cart operator	✓ Mobile food concessions
✓ Electronic stores (GL Revenue Limit: \$3M)	✓ Mobile food services
✓ Food/beverage cart operator	✓ Mobile food vending services
✓ Food truck/trailer operator	✓ Mobile kitchen operator
✓ Florists (GL Revenue Limit: \$3M)	✓ Mobile street food vendor
✓ Home furnishing stores (GL Revenue Limit: \$3M)	✓ Other stores (no food/drink) (GL Revenue Limit: \$3M)
✓ Hot dog cart operator	✓ Other stores (with food/drinks) (GL Revenue Limit: \$3M)
✓ Ice cream truck operator	✓ Snack truck operator

**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

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