

# J.E. Brown and Hiscox NOW: **Quote & BIND Online, in Minutes!**

## Why use Hiscox **NOW** ?

- ✓ **Broad appetite** – same-day coverage for over 100 professions.
- ✓ **Start-up friendly** – No prior coverage needed for start-ups.
- ✓ **Competitive premiums** – tailored policies start from \$22.50/mo.
- ✓ **Fast and simple** – online application, no Hiscox appointment needed.
- ✓ **Instant binding** – quote and BIND in minutes, policy docs emailed immediately.
- ✓ **Extremely convenient** – Hiscox handles all servicing and billing.
- ✓ **Service support** - team available Mon - Fri from 8am to 10pm ET.
- ✓ **Auto renewal:** Earn commission for the lifetime of coverage.
- ✓ **'A' rated:** Hiscox Insurance Company Inc. is 'A' rated (Excellent) by A.M. Best

Hiscox NOW offers professional liability insurance tailored to your client's profession, allowing you to be the go to agent for all client insurance needs:

## Professional Liability Insurance

Coverage for errors and omissions that occur or are alleged to have occurred in the course of providing professional services.

- ✓ Claims of negligence, even if your client hasn't made a mistake
- ✓ Claims for libel and slander arising from your client's services
- ✓ Unknown claims arising from previous work (retro date)
- ✓ Awarded damages and legal defense costs
- ✓ Punitive damages up to \$250,000 where allowed by law
- ✓ Services done by your client's employees, temporary staff and independent contractors covered
- ✓ \$200,000 copyright infringement coverage for most marketing and graphic/web design classes
- ✓ Up to \$ 2 million aggregate limit online, (\$5 million on request)
- ✓ Various deductible options ranging from \$0 to \$10,000
- ✓ Coverage starts from \$270 per year

## General liability offering

Hiscox NOW offers general liability insurance, allowing you to be the go to agent for all client insurance needs:

### General Liability Insurance

Coverage for claims of bodily injury, associated medical costs and damage to property on or off premises.

- ✓ Covers liability for property damage or bodily injury to third parties
- ✓ Up to \$ 2 million occurrence limit online, (\$5 million on request)
- ✓ Defense costs outside limit
- ✓ No deductible
- ✓ Employees covered
- ✓ Work from home discount (subject to minimum premium)
- ✓ Coverage starts at \$350 a year
- ✓ ISO based form

Hiscox NOW offers BOP insurance tailored to your client's profession, allowing you to be the go to agent for all client insurance needs:

## Business Owners Policy (BOP) Insurance

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.

- ✓ Covers liability for property damage or bodily injury to third parties and business property
- ✓ Up to \$ 2 million occurrence limit online (\$4 million on request)
- ✓ Max \$100,000 business contents
- ✓ Max \$500,000 buildings
- ✓ Loss of electronic data covered up to \$10,000
- ✓ Interruption of computer operations covered up to \$10,000
- ✓ Loss of business income covered up to 12 months
- ✓ Crime, data liability, and HNOA upgrades available
- ✓ Various deductible options ranging from \$500 to \$10,000
- ✓ Coverage starts at \$500 a year
- ✓ ISO based form

## Covered risks

We cover small professional services businesses, including non-employers, in 39 states plus DC.

### **Industries we insure:**

- IT/Technology
- Consultants
- Photography
- Beauty, Health and Wellness
- Creative/Design
- Real Estate & Property Managers (not avail in CA)
- Architects & Engineers

### **Revenues up to \$3 million except:**

- \$1million for Beauty, Health and Wellness
- \$500,000 for Real Estate & Property Managers
- \$500,000 for Architects & Engineers

# Targeted professions

## Architecture, Engineering & Design

- Architecture
- Building inspection
- Civil engineering
- Control systems integration/automation
- Draftsman (including CAD/CAM)
- Electrical engineering
- Environmental engineering
- Interior design
- Process engineering
- Transportation engineering

## Consulting

- Business consulting
- Education consulting
- Financial auditing or consulting
- Human Resources consulting
- IT consulting
- Management consulting
- Mediator
- Research consulting

- Resume consulting
- Strategy consulting
- Training (business, vocational, life skills)

## Creative

- Advertising
- Application development
- Brand consulting
- Event planning/promotion
- Graphic design
- Interior design
- Marketing consulting
- SEO development services
- Photography

## Financial/Legal services and Real Estate

- Accounting
- Actuarial services
- Bookkeeping
- Claims adjusting
- Court reporting
- Credit counseling

- Document preparation
- Expert witness services
- Financial auditing
- Investment advise
- Medical billing
- Notary services
- Private Investigator
- Real Estate agent/broker
- Tax preparation
- Trustee services

## Beauty, health and wellness

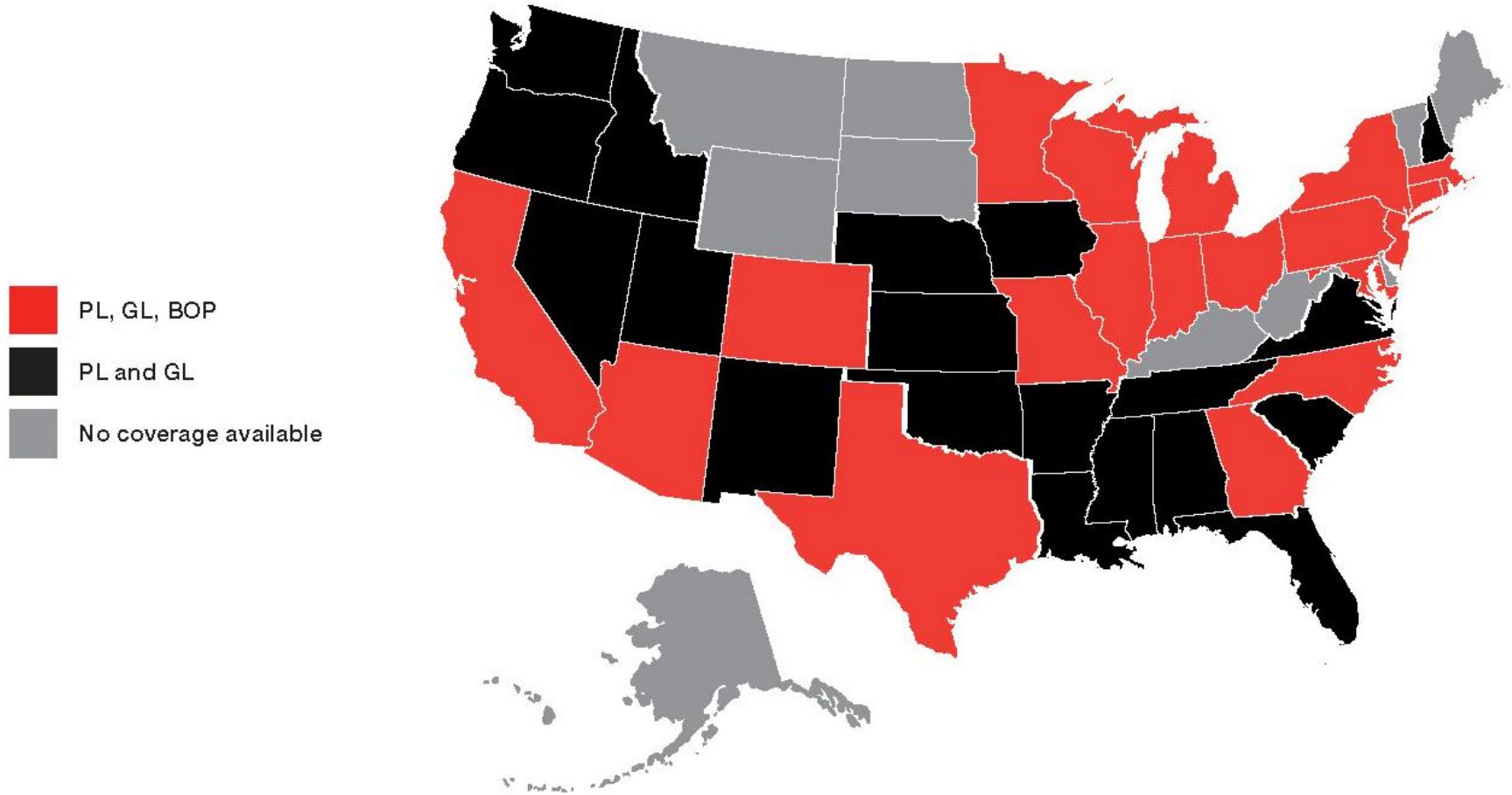
- Acupuncture services
- Art therapy
- Audiology
- Beautician/cosmetology
- Dance therapy
- Diet/nutrition
- First aid and CPR training
- Barber services
- Marriage and family therapy
- Massage therapy
- Occupational therapy

- Personal training
- Psychology
- Social work services
- Speech therapy
- Substance abuse counseling
- Yoga/Pilates instruction

## Technology

- Application development
- Computer consulting
- Computer programming services
- Computer system/network developer
- Data processing
- Database designer
- IT consulting
- IT project management
- IT software/hardware training services
- Software development
- Website design services

# Admitted PL, GL & BOP products in 40 states





**J.E. Brown & Associates**  
Insurance Services, Inc.

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## Hiscox NOW – Small Business Program

16 Mar. 2015

**HISCOX NOW™**  
SMALL BUSINESS PROGRAM

J.E. Brown has partnered with Hiscox NOW to offer you a quick and easy way to quote and BIND small business insurance online, in minutes! Hiscox Insurance Company Inc. is 'A' rated (Excellent) by A.M. Best.

[Login to Single Sign On \(SSO\)](#) to access the quote and bind portal and start binding business today!

**Three admitted products offered:**

- Professional liability insurance (Errors and omissions insurance)
- General liability insurance
- Business owner's policy (BOP)

**Industries we insure - 100+ Eligible Classes [more info](#)**

- Architects/Engineers
- Beauty & Fitness
- IT/Technology
- Business Consulting
- Marketing Consulting
- Photography
- Real Estate/Property Management
- Web/Graphic Design

[Login to Single Sign On \(SSO\)](#) to access the portal and learn more about the

**Log in to SSO**

E-mail \*

Password \*

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email@example.com

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Quote & Bind 100+ Professions Online at:  
[www.jebrown.net](http://www.jebrown.net)

**HISCOX** | **J.E. Brown & Associates**  
Insurance Services, Inc.

### Hiscox Small Business Insurance Client Quote

**Agent Contact Details**

Your contact information will be saved so you don't have to re-enter it every time you visit.

**Your Name**

**Agency Name**

**Agent ID**

**Telephone Number**

**Email Address**

**About Your Client**

Please be sure to quote business only in states where you are licensed.

Client's State:

Client's Primary Business:

*If you are unsure of the proper class of business selection please contact one of our licensed insurance advisors at 866-739-0727 for assistance.*

**IMPORTANT INFORMATION:**

When you click on 'Get a quote' below, you will proceed to the Hiscox website. Complete the application to receive an instant quote. Once you receive the quote, you will be able to sell a policy to your client immediately. Please be sure to obtain your client's agreement to policy terms and acknowledgment of the Important Statements about their business, which appear prior to bind. A copy of the policy documents will be sent to your client and to you promptly after purchase is completed.

When preparing the quote for your client, please ensure you use **the client's email address**. This will enable you to save the quote at any point and retrieve it at a later stage (this will save you having to re-enter any information). To do this:

- Click on 'Save Quote' and enter their email address
- Select a password - we suggest using one common password for all clients, e.g. Password1

# Why do your clients need professional liability?

Professional liability insurance protects your client’s business if they are sued for negligently performing their services, even if they haven’t made a mistake.

Photographers	Technology Pros	Consultants	Hairdressers
<p><b>Dissatisfied client:</b></p> <p>Your client is hired to photograph a wedding, but they forget to take pictures of key family members. Their customer may make a claim against your client for negligence regarding the failure to fully deliver the services agreed upon.</p>	<p><b>Faulty backup:</b></p> <p>Your client has been contracted to backup their customer’s business records, and the external hard drive they use fails causing them to lose all of the data. Their customer could make a claim against your client for using improper backup procedures which caused their failure to deliver the services promised. Professional liability insurance (errors and omissions insurance) protects your client if such a claim is made.</p>	<p><b>Project Management Out of Control:</b></p> <p>Your client has been contracted by a customer to organize a project that has run past its due date and is over budget. Your client commits to bringing the project to completion. But soon your client realizes that the former project manager did not present an accurate view of deliverables and your client is facing a scope of work that is twice as long as their original projection. When they present this finding the customer is angry and accuses your client of not doing their due diligence before signing the contract. Professional liability insurance protects your client against claims of negligence even if they haven’t made a mistake.</p>	<p><b>Emotional distress:</b></p> <p>A hairdresser is dying a customer’s hair and leaves the treatment on for too long which results in scalp burns and damage to the hair itself. The customer sues for emotional distress, bodily injury from the burns, and loss of wages because she could not return to work as a newscaster for several weeks. Professional liability insurance (errors and omissions insurance) protects your client if such a claim is made.</p>

# Why do your clients need general liability?

Our general liability insurance protects your client's business from third party claims for bodily injury, associated medical costs and damage to someone else's property.

Photographers	Technology Pros	Consultants	Hairdressers
<p><b>Bodily injury:</b></p> <p>As a photographer your client's job often involves equipment setup that can create a high risk environment for slips and falls. General liability insurance protects you against third-party claims for bodily injury and related medical costs.</p>	<p><b>Damage to a client's property:</b></p> <p>As an IT consultant your client's job often involves equipment setup that can create a high risk environment for property damage or bodily injury should their configuration overload an electrical supply and cause a fire. General liability insurance protects against third-party claims for property damage, bodily injury and related medical costs.</p>	<p><b>Damage to a client's property:</b></p> <p>As a consultant your clients are often asked by their customers to purchase insurance as a contract requirement to begin work. This requirement protects them in the event they accidentally damage their customer's property while working at their office.</p>	<p><b>Bodily injury:</b></p> <p>A hairdresser welcomes a customer for her regularly scheduled appointment. While her hair is being shampooed the customer's chair slips and she hits her head on the porcelain sink. The customer temporarily loses consciousness and has to be taken to the emergency room. General liability insurance could protect against claims by other people for personal injury and property damage.</p>

# Why do your clients need BOP?

Our Business Owner’s Policy (BOP) insurance protects your client’s business 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.

Photographers	Technology Pros	Consultants	Bookkeepers
<p><b>Equipment damage:</b></p> <p>Photographs and video can't be taken without the proper equipment. Our business owner insurance combines general liability coverage with protection for your photography equipment such as cameras, lights, computers, and grip equipment used to provide your service.</p>	<p><b>Damage to a client’s property and data loss:</b></p> <p>Your client spills coffee on their customer’s server, causing damage and data loss. We’ll cover the subsequent claim up to the limits of liability.</p>	<p><b>Personal Injury</b></p> <p>At lunch, one of your client’s employees talks to the owner of the restaurant about one of your client’s customers in a false and unflattering way. The customer learns of this discussion and sues for slander. We’ll cover the claim, up to the limits of liability, and we’ll pay for an attorney to defend your client, if needed.</p>	<p><b>Data loss:</b></p> <p>Bookkeepers manage large amounts of sensitive financial data on a daily basis. Loss or damage to your client's data by a computer virus or fire could result in a loss of income for their business if they could not function. Our standard business owners policy includes up to \$10,000 of coverage to replace or restore their electronic data.</p>

**Quote and BIND online at:** [www.jebrown.net](http://www.jebrown.net)

**Questions about coverage or existing policy information?**

- Call a Hiscox licensed advisor at **866-739-0727** (Mon-Fri, 8am-10pm ET)
- Be sure to mention your association with J.E. Brown.

**Questions about the partnership?**

- Please contact Dave Brown at 925-947-2990 or [dbrown@jebrown.net](mailto:dbrown@jebrown.net)

**Other inquiries?**

- Please contact Tatiana DeJongh at 646-560-9309 or [tatiana.dejongh@hiscox.com](mailto:tatiana.dejongh@hiscox.com)

Thank you for your participation in this webinar!