

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

## 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)

\* 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, WV, WY  
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## Small Business Appetite Guide

✓ Photo booths	✓ Visual effect designer for films/videos
<b>FINANCIAL SERVICES</b>	
<b>Available Products:</b> PL, GL, BOP*   <b>PL Revenue Limit:</b> \$5M   <b>GL/BOP Square Footage Cap:</b> 35K   <b>BOP Revenue Limit:</b> \$3M   <b>PL/GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)   <b>BOP Coverage/Liability Aggregate Limit:</b> \$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)	
<b>Available Products:</b> GL, BOP*   <b>GL Payroll Limit:</b> \$3M   <b>BOP Square Footage Cap:</b> 35K   <b>BOP Revenue Limit:</b> \$3M   <b>GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)   <b>BOP Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$4M by phone)	
✓ Actuarial services	✓ Mortgage brokering/banking (GL Square Footage Cap: 35K)
<b>Available Products:</b> GL*   <b>GL Payroll Limit:</b> \$3M   <b>Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)	
✓ Financial auditing or consulting	✓ Stock brokering (GL Square Footage Cap: 35K)
✓ Investment advice	
<b>HEALTH, BEAUTY &amp; FITNESS</b>	
<b>Available Products:</b> PL, GL, BOP*   <b>PL Revenue Limit:</b> \$5M   <b>GL/BOP Square Footage Cap:</b> 35K   <b>GL/BOP Gross Sales Limit:</b> \$5M   <b>PL/GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)   <b>BOP Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$4M by phone)	
✓ Art therapy	✓ Drama therapy
✓ Barber/hair stylist services (No GL Square Footage Cap)	✓ Esthetician services (No GL Square Footage Cap)
✓ Beautician/cosmetology services (No GL Square Footage Cap)	✓ Music therapy
✓ Dance therapy	✓ Nail technician services (No GL Square Footage Cap)
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$5M   <b>GL Square Footage Cap:</b> 35K   <b>GL Gross Sales Limit:</b> \$5M   <b>PL/GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)	
✓ Acupressure services (No coverage in NV)	✓ Occupational therapy
✓ Acupuncture services (No coverage in NV)	✓ Personal training (health & fitness)
✓ Audiology (No PL in NV)	✓ Psychology
✓ Diet/nutrition services	✓ Pilates instruction
✓ First aid and CPR training	✓ Small salon owner (No GL Square Footage Cap)
✓ Hypnosis	✓ Social work services
✓ Marriage and family therapy	✓ Speech therapy (No coverage in NV)
✓ Massage therapy (No GL Square Footage Cap)	✓ Substance abuse counseling
✓ Mental health counseling	✓ Yoga instruction
<b>JANITORIAL SERVICES</b>	
<b>Available Products:</b> GL*   <b>GL Payroll Limit:</b> \$500K   <b>Coverage/Liability Aggregate Limit:</b> \$2M	
✓ Dryer vent cleaning	✓ Residential cleaning services (interior and exterior)
✓ Janitorial/cleaning services	✓ Small commercial office cleaning (interior only)
<b>LANDSCAPING SERVICES</b>	
<b>Available Products:</b> GL*   <b>GL Payroll Limit:</b> \$500K   <b>Coverage/Liability Aggregate Limit:</b> \$2M	
✓ Gutter or chimney cleaning	✓ Lawn care services (residential and commercial)
✓ Landscaping/gardening services (residential and commercial)	✓ Snow blowing and removal (no auto coverage)
<b>LEGAL SERVICES</b>	
<b>Available Products:</b> PL, GL, BOP*   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>BOP Square Footage Cap:</b> 35K   <b>BOP Revenue Limit:</b> \$3M   <b>PL/GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)   <b>BOP Coverage/Liability Aggregate Limit:</b> \$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

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## Small Business Appetite Guide

<b>Available Products:</b> GL, BOP*   <b>GL/BOP Square Footage Cap:</b> 35K   <b>BOP Revenue Limit:</b> \$3M   <b>GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)   <b>BOP Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$4M by phone)	
✓ Legal services	✓ Trustee services
<b>MARKETING &amp; PUBLIC RELATIONS</b>	
<b>Available Products:</b> PL, GL, BOP*   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>BOP Square Footage Cap:</b> 35K   <b>BOP Revenue Limit:</b> \$3M   <b>PL/GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)   <b>BOP Coverage/Liability Aggregate Limit:</b> \$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
<b>MISCELLANEOUS BUSINESS SERVICES</b>	
<b>Available Products:</b> PL, GL, BOP*   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>BOP Square Footage Cap:</b> 35K   <b>BOP Revenue Limit:</b> \$3M   <b>PL/GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)   <b>BOP Coverage/Liability Aggregate Limit:</b> \$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
<b>REAL ESTATE</b>	
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$5M (\$500K in CA)   <b>GL Payroll Limit:</b> \$3M (\$500K in CA)   <b>PL/GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone) \$1M in NY   <b>State Exclusions:</b> 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)
<b>RETAIL</b>	
<b>Available Products:</b> GL*   <b>GL Revenue Limit:</b> \$3M   <b>GL Coverage/Liability Aggregate Limit:</b> \$2M	
✓ Appliance stores	✓ Home furnishing stores
✓ Clothing apparel stores	✓ Jewelry stores
✓ Electronic stores	✓ Other stores (no food/drink)
✓ Florists	✓ Other stores (with food/drinks)
<b>TECHNOLOGY</b>	
<b>Available Products:</b> PL, GL, BOP*   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>BOP Square Footage Cap:</b> 35K   <b>BOP Revenue Limit:</b> \$3M   <b>PL/GL Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$5M by phone)   <b>BOP Coverage/Liability Aggregate Limit:</b> \$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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**Hiscox specializes in offering tailored admitted coverage for small businesses.**

Get instant coverage online or by phone.

	<b>Professional Liability</b>	<b>General Liability</b>	<b>Business Owners Policy</b>
<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, up to \$500,000 in coverage for buildings</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

Coverage terms and limits may vary by class of business and may not be available in all states.

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