

We value our brokers and want to make your lives easier by providing the right tools and coverage. We want to encourage you to grow your business and provide the best solutions for your clients. Below is a policy comparison to help you better understand recent updates to our coverage.

Hiscox PRO – policy comparison General Liability

Provision	Hiscox Professional Liability Surplus Form - OLD dated 01/13	Hiscox PRO Surplus and Admitted – NEW dated 10/14 (Surplus) dated 06/14 (Admitted)
Bail bonds	Up to \$250 for cost of bail bonds because of accidents or traffic violations	Increased to up to \$2,500
Lost earnings to assist in defense of claim	Up to \$250 per day in lost earnings for time off of work to assist in the investigation or defense of a claim	Increased to up to \$1,000 per day
Defense costs and supplementary payments	Defense costs within limits; supplementary payments outside of limits	All defense costs and supplementary payments are paid outside of limits and clarified no retention applies to these costs
Amateur athletic participants as insureds	Not included as insureds	Expressly includes as insureds persons representing the insured while participating in an amateur athletic event sponsored by the insured, but not for BI or PD to a co-participant, employee, volunteer worker, the insured, or its partners or officers
Newly acquired or formed organizations	Coverage effective for 90 days after formation or acquisition (or end of policy period)	Coverage effective for 180 days after formation or acquisition (or end of policy period)
Additional insureds –“vendors”	Available by endorsement only	Base form includes as additional insureds “vendors” (person or organization who distributes or sells the insured's products) for BI or PD arising out of the products in the regular course of the vendor's business
Additional insureds – “lessors”	Available by endorsement only	Base form includes as additional insureds persons or organization from whom the insured leases equipment for liability arising out the insured's maintenance, operation, or use of such equipment
Per location limit	Available by endorsement only	Expressly covered by adding endorsement listing separate locations to policy
Elevator sublimit of liability	Excluded	Coverage up to \$25,000 for damages because of property damage resulting from use of an elevator at premises the insured owns, rents, or occupies arising out of any one occurrence
Retention	Defined only in GTC	Defined in individual coverage part (can now have multiple coverage parts with different retentions under each) and specifies damages are in excess of the retention but retention does not apply to claim expenses or other supplementary payments
Aircrafts, autos, or watercraft exclusion	Carveback for watercrafts less than 26 feet long	Carveback for watercrafts less than 75 feet long and aircrafts the insured does not own; coverage for aircrafts is excess over any other insurance available for the aircraft

Damage to property exclusion	Carveback for damage to premises rented to the insured temporarily	Carvebacks for: damage to premises rented to the insured temporarily but subject to the Damage to Premises Limit; damage to property arising from elevator at premises but subject to the Elevator Liability Sublimit; damage to personal property that is equipment borrowed by the insured while at a job site and not in use during the time of the damage
Expected or intended injury exclusion	Carveback for bodily injury resulting from use of reasonable force to protect persons or property	Carveback for bodily injury or property damage resulting from use of reasonable force to protect persons or property
Bodily injury and property damage exclusions – fire carveback	No carveback for damage to premises by fire	Carveback to certain exclusions for damage by fire to premises rented or occupied by the insured temporarily to match ISO coverage, subject to the Damage to Premises Limit
Medical payments exclusions – athletic activities	Exclude all medical expenses for bodily injury to person injured in athletic activities	Carveback for non-insured person injured in amateur athletic event sponsored by the insured
Fair credit exclusion	Silent	Expressly excluded, Fair Credit Reporting Act/ Accurate Credit Transactions Act and any similar law, statute, rule, or regulation
Privacy exclusion	Excluded by endorsement	Exclusion built into base form
Exclusions applicable to the entire general liability coverage part – fire carveback	Not included	Carveback to certain exclusions for damage by fire to premises rented or occupied by the insured temporarily to match ISO coverage, subject to the Damage to Premises Limit.

This comparison does not address every word or provision that has changed in the new policy forms. We simply attempted to address substantive changes between the old and new forms. Please contact your underwriter for information on additional changes/limitations.

Hiscox Pro is underwritten by Hiscox Insurance Company Inc., a Chicago-based insurance company, as an admitted product or otherwise by Hiscox Inc., on behalf of certain syndicates at Lloyd's, London. Coverage may not be available in all states.