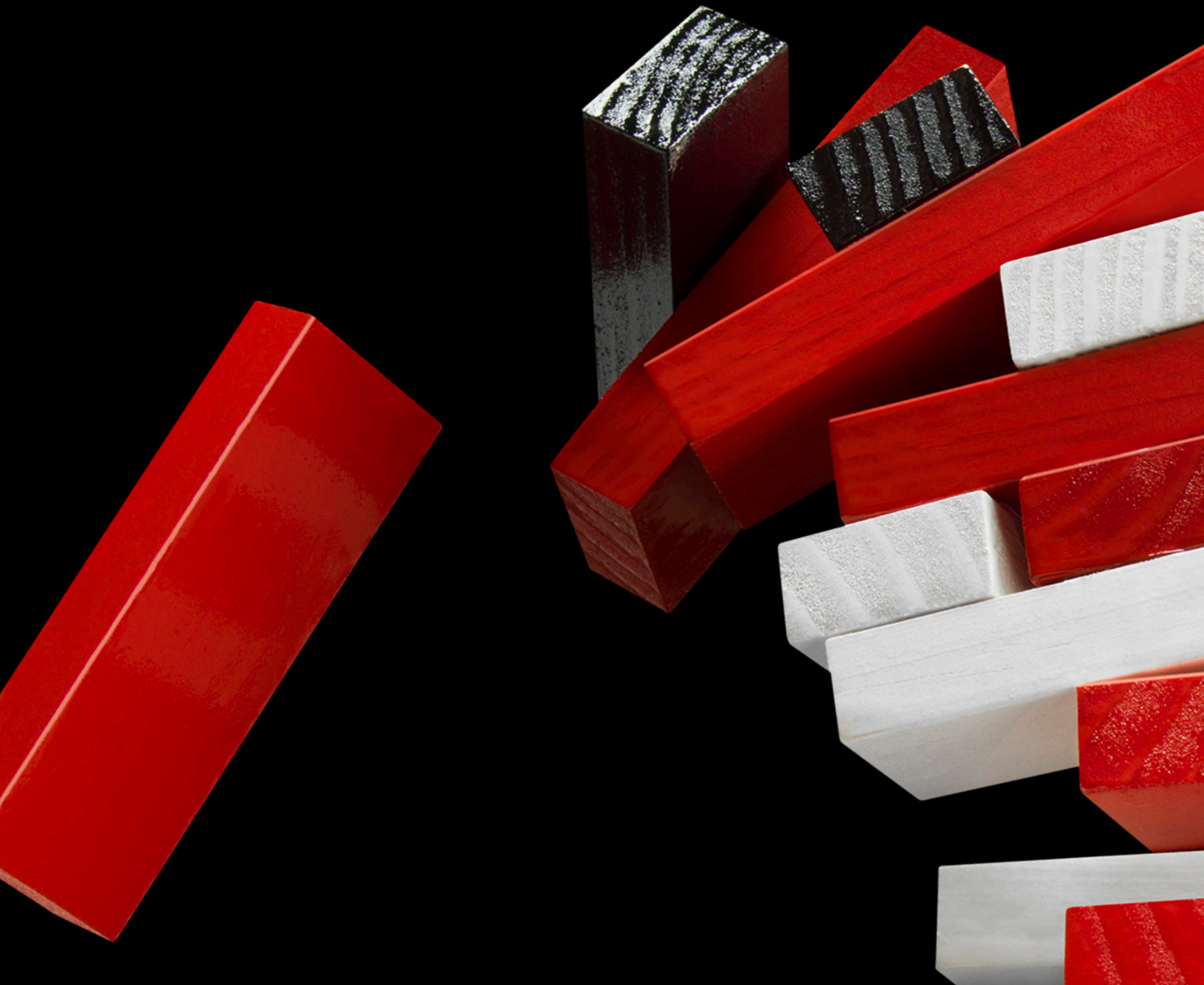


Hiscox PRO™ General Liability Insurance

Accidents aren't always so foreseeable

We are passionate about professions and work to make your life easier by providing the right solutions and coverage, encouraging you to grow your business and helping you deliver value to your clients.



Hiscox PRO™ General Liability Insurance

Details	Available as standalone or packaged with Professional Liability in Admitted and Surplus markets		
Coverage	Bodily injury and property damage of third party, advertising injury, personal injury, product liability, completed operations liability, damage to rented premises, hired and non owned auto, employee benefits and stop gap		
Revenue Threshold	Admitted: < = \$25M. Surplus: No limitations		
Minimum Premiums	\$400	Maximum Limit	\$10M
Geography	Admitted: Filing in all 50 states plus DC. Surplus: All states plus DC, Puerto Rico, and Guam		
Additional	Occurrence and claims made forms are available; offer tailored forms specifically for Real Estate Agents, Security Firms/Guards, and Technology Companies		

Hiscox PRO General Liability

General Liability (GL) is the most common form of liability insurance, providing a broad spectrum of protection including unexpected and unintentional bodily injury, property damage and personal/advertising injury. Accidents can happen at any time. Give your clients the courage to find new opportunities and grow their businesses with Hiscox PRO™ GL coverage.

Highlights

- Expanded solution offering to include GL Admitted and Surplus
- Occurrence and Claims Made forms available as stand-alone in Admitted and Surplus markets
- Can bind GL standalone as an interim solution to sync up package purchase (GL and PL)

Who we cover

Any professions based business including most of those covered under Hiscox PRO Professional Liability. Coverage available for our General Liability classes include:

- Allied Healthcare
- Architects and Engineers
- Miscellaneous Professional Liability
- Technology

For further information or details on specific industry appetite, please visit www.hiscoxbroker.com/general-liability.

Claims scenarios

Real estate broker

A real-estate broker is a Hiscox insured and shows numerous houses every day to a number of different clients. He doesn't see it coming when a potential buyer of a property slips and falls on the steps during the showing of a house. The house is for sale by our insured, the real estate broker, so the liability is on him; however, because he has a Hiscox General Liability policy, bodily injury is covered.

Photographer

Our insured is a photographer who was hired to record a wedding. As the photographer was moving equipment around, part of the stand holding the camera collapsed, damaging the wedding cake. No one was hurt but the next day the bride called requesting property damages and reimbursement for the cost of the cake. A Hiscox General Liability policy covered both expenses.

Spa facility

A new spa has opened in an up-and-coming area of town. The business is new, but they've already purchased their Hiscox General Liability policy. A stray dog in the back yard of the spa runs up to a customer as they're leaving the building and bites her leg. The customer is both frightened and physically injured. Thankfully, the spa facility's Hiscox General Liability policy covers for bodily injury.

Dentist office

A Hiscox insured dentist office is in an old building and has their water cooler refilled once a week. The dentist has been meaning to do some renovations but just hasn't had the time to line up a contractor. Last week, the water delivery person tripped on a broken piece of floor tile and broke his leg. The dentist is covered by his insurance for the bodily injury incident.

Contact your local underwriter

www.hiscoxbroker.com/contact-us

Northeast
646 452 2353

Northwest
415 814 1455

Southeast
404 410 2800

Southwest
213 412 1210

Midwest
312 380 5555

