



Hiscox USA

appetite guides

From our specialized underwriting teams to our in-house claims service, we're ready to help you win more business. Click each product below to see our appetite.

Send submissions to HiscoxUSAINbox@hiscox.com

Allied Healthcare



Terrorism



Architects and Engineers



Media Liability



Miscellaneous
Professional Liability



Technology



Cyber



Crime



Allied Healthcare



Strong appetite

- | | | |
|---|---|--|
| — Acupuncturists | — Holistic healthcare | — Phlebotomists |
| — Aestheticians | — Hyperbaric therapy | — Physical therapists |
| — Audiologists | — Nurse (CNA/LPN/LVN/RN) | — Physician consultants (non-patient care) |
| — Biofeedback | — Nutritionist/dieticians (non-facility) | — Sleep clinics |
| — Cosmetologists | — Medical arts training schools | — Speech therapists |
| — Consultants (medical/healthcare; non-facility) | — Medical imaging centers | — Social services |
| — Corporate wellness | — Medical testing laboratories | — Veterinarians |
| — Counselor (outpatient mental health/behavioral substance abuse) | — Occupational therapists | — Yoga/pilates instruction |
| — Day spas (non-massage) | — Optometrists/opticians | |
| — CPR/first aid training | — Orthotic/prosthetic fitting | |
| — Health and wellness consulting/screening | — Personal trainers/fitness instructors/athletic trainers | |
| | — Pharmacies (retail/compounding) | |



Conservative appetite

- | | | |
|---------------------------------------|---|---|
| — Adoption/foster care | — Dentists | — Medical spas/hormone therapy |
| — Adult day care | — Egg donor/surrogacy consulting | — Nurse practitioner (non-primary care) |
| — Blood/tissue laboratories | — Healthcare staffing | — Physician assistant (non-primary care) |
| — Case management/utilization review | — Home healthcare | — Pregnancy testing/consulting |
| — Child medical day care | — Hospice | — Social service organizations (multi-disciplinary) |
| — Chiropractors | — Infusion therapy | — Tattoo and body piercing |
| — Clinics (non-primary care) | — Intensive outpatient and partial hospitalization programs (IOP/PHP) | |
| — Clinical research or trial services | — Massage therapy | |
| — Cryotherapy | | |



Out of appetite

- | | | |
|--|--|--|
| — Cannabis exposed risks | — MD/DO training schools | — ILF/inpatient hospice) |
| — Child day care | — Medical tourism | — Surgery centers |
| — Doula | — Midwives | — Transportation (emergency/non-emergency) |
| — Group homes | — Physician medical practices (primary care, specialty medicine, hospital physician) | |
| — Homeless shelters | — Post-mortem | |
| — Hospitals | — Senior living (nursing homes/ALF/ | |
| — Inpatient facilities | | |
| — Managed care organizations (HMO/PPO/other) | | |

Architects and Engineers



Strong appetite

- Agency construction management
- Architects
- Civil engineers
- Consulting – acoustic, fire, mapping
- Developers – commercial/residential/institutional
- Developers – land only
- Drafting
- Electrical engineer
- Environmental engineers
- General contractors – at risk construction management
- General contractors – construction only
- General contractors – design build
- Inspection – building code, mechanical, plumbing
- Interior design
- Land surveyor
- Land use planning
- Landscape architect
- Mechanical engineers
- Mortgage field
- Subcontractors – demolition excavation, drywall carpenter, electrician, fire, flooring, framing, HVAC, masonry, painting, paving, plumbing, renovation, telecom, tile



Conservative appetite

- Building materials testing and engineering
- Control systems automation, SCADA engineer
- Geotech engineers
- High risk consulting – mining, oil and gas, energy, cost estimating
- High volume condo/tract/subdivision projects
- Manufacturers
- Marine engineers
- Petroleum engineer
- Process engineers
- Seismic engineer
- Structural engineers
- Subcontractors – glazing windows
- Subcontractors – roofers



Out of appetite

- Aerospace engineer
- Chemical and mining engineer
- Environmental remediation contractors
- Home inspectors
- Underground utility locator
- Vegetation management

Misc. Professional Liability



Strong appetite

- | | | |
|--|--|--|
| — Administrative services | — Graphic design services | — Public relations |
| — Advertising marketing services | — Janitorial services | — Document management services |
| — Analytical testing labs | — Landman | — Referral services |
| — Appraisal of goods | — Lobbyists | — Regulatory consulting |
| — Associations | — Management consulting | — Risk management consulting |
| — Background checks/screening services | — Market research firms | — Scientific/technical consulting |
| — Business support services | — Media buying agencies | — Staffing and PEO services |
| — Cell tower acquisition services | — Media/branding consulting | — Tax preparation services |
| — Claims adjusters | — Medical billing services | — Training and vocational schools |
| — Concierge/personal services | — Auctioneers of goods and services | — Transcription services |
| — Court reporters | — Notaries | — Translation services |
| — Custom house brokers/freight forwarders | — Other professional, scientific, technical services | — Transportation coordination services |
| — Environmental consulting | — Payroll services | — Travel services |
| — Event planners | — Photography services | — Tutoring |
| — Food services | — Pilot car services | — Vocational counseling |
| — Grant administration and monitoring services | — Printing services | — Yacht/ship/boat/jet brokers |
| | — Property preservation services | |



Conservative appetite

- | | | |
|---------------------------------------|-------------------------------|---|
| — 1031 exchange agents | — Financial consulting | — Repossession and skip tracing services |
| — Accountants | — Healthcare consulting | — Safety consulting |
| — Accreditation services | — Hotel management | — Security guards |
| — Actuaries | — Interim management services | — Security/defense/military contractors |
| — Alarm monitoring services | — Oil and gas consulting | — Structured and life settlement services |
| — Bail agents | — Private investigators | — Talent agents and managers |
| — Business brokers | — Property managers | — Third party administrators |
| — Business management | — Real estate agents/brokers | — Trustees |
| — Collection agents | — Real estate appraisers | |
| — Debt/credit management | — Real estate auctioneers | |
| — Inspection and maintenance services | — Real estate consulting | |



Out of appetite

- | | | |
|--------------------------|---------------------------|-------------------------|
| — Attorneys | — Insurance agent/brokers | — Probation monitoring |
| — Escrow agents | — Mortgage broker/bankers | — Vegetation management |
| — Financial institutions | — Security broker/dealers | |
| — Franchisor services | — Title services | |

Cyber



Strong appetite

- Agriculture, forestry, fishing, and hunting
- Architectural engineering and related services
- Arts, entertainment, and recreation
- Automotive machinery, and equipment repair and maintenance
- Banks
- Consulting
- Death care services
- Design (graphic, industrial, and interior)
- Dry cleaning and laundry services
- Information
- Marketing research and polling
- Not-for-profit organizations
- Personal and household goods repair and maintenance
- Publishing/broadcasting (exclude media)
- Real estate
- Religious organizations
- Research and development
- Translation and interpretation
- Unions
- Veterinary services
- Waste management



Conservative appetite

- Accounting, payroll services and tax preparation
- Administrative and support
- Advertising
- Computer systems design
- Data processing and hosting
- Education
- Electronic and precision equipment repair and maintenance
- Finance and insurance (except banks, broker)
- Healthcare
- Holding companies
- Hotels and hospitality
- Mining, oil and gas
- Personal care services
- Pharmacies and drug stores
- Professional, scientific, and technical services
- Restaurants and food services
- Retail trade
- Telecommunications
- Warehousing and delivery



Out of appetite

- Construction/engineering
- Gambling
- Insurance companies
- Legal services
- Manufacturing
- Mortgage and loan broker
- Public administration (municipalities, governmental agencies)
- Real estate developers
- Securities brokers
- Transportation/air transportation
- Utilities
- Wholesale trade/distribution

Terrorism



Strong appetite

Limits up to \$250m and policy periods up to 36 months (6 years with re-signing)

- Builder's risks
- Commercial offices
- Entertainment venues
- Hospitality
- Manufacturing
- Municipalities
- Real Estate
- Retail
- Special events – policy periods as low as one day
- Sports venues



Out of appetite

- Adult entertainment venues
- Cannabis

Media Liability



Strong appetite

Creatives

- Advertisers (brands)
- Advertising agencies
- Book publishers
- Branding
- Creative agencies
- Digital marketing
- Graphic designers
- Illustrator
- Image consultant
- Marketing
- Market research
- Media buying
- Photographers
- Post production
- Public relations
- Social media consultant
- Videographers
- Web marketing

Multimedia

- Internet content providers
- Magazine/periodical publishers
- Newspaper publishers
- Personal appearance
- Radio broadcasters
- Streaming platforms
- Television broadcasters
- Television networks

Production

- DICE producers
- DVD/direct to video/films for limited theatrical release
- Film distribution/acquisition and development
- Live theatrical productions
- Podcasts
- Television productions
- Webisodes
- YouTube channels



Out of appetite

- | | |
|---|--|
| <ul style="list-style-type: none"> — Excess — Music (artists/record labels) | <ul style="list-style-type: none"> — Reality television — Theatrical films |
|---|--|

Technology



Strong appetite

Software

- Accounting
- Broadcasting
- Business analytics
- Cloud storage
- Communications
- Custom software developers
- Customer rewards
- Emergency notification
- Geographic information systems (GIS)
- Health and wellness

- Human resources
- Internet of things (IoT)
- IT analytics
- Learning management
- Risk management
- Computer-aided design (CAD)
- Telematics

Services

- Consulting – general IT
- Consulting – software testing
- Consulting – training
- Document and data conversion
- Electronic repair
- E-recycling and data destruction
- Hardware installation/integration
- IT staffing
- Telecommunications
- Web developer



Conservative appetite

Software

- Banking
- Customer relationship management (CRM)
- Cybersecurity
- Digital marketing
- E-commerce
- E-discovery
- Enterprise resourced planning (ERP)

- Point of sale (POS)
- Practice management
- Sharing economy
- Social media
- Supply chain management (SCM)

Services

- Cloud computing
- Consulting – security testing
- Consulting – compliance certification
- Content delivery network (CDN)
- Data center/co-location
- Internet service provider (ISP)
- Value added reseller (VAR)
- Virtual private network (VPN)
- Web hosting and domains



Out of appetite

Software

- Autonomous AI
- Biometric
- Computer-aided manufacturing (CAM)
- Control systems
- Crowdfunding
- Cryptocurrency

- Data aggregators (consumer)
- Financial trading
- Gambling
- Identity and fraud detection
- Medical diagnostic
- Password management
- Payment processing
- Video game

Services

- Hardware design/manufacturing
- Managed IT services
- Managed security services

Crime



Strong appetite

Limits up to \$5M

Commercial

- Check cashing/payday loans
- Collection agencies
- Construction
- Family offices
- Health care (mid-size)
- Hospitality (restaurants/hotels)
- Professional services (consultants/IT companies)
- Real estate/property management
- Staffing companies

Limits up to \$2M AUM under \$1B

Financial institutions

Form 14

- Investment advisor
- Family office
- Wealth management
- Investment funds
- Hedge funds
- Private equity/venture capital

Form 15

- Mortgage brokers and bankers
- Finance companies
- Small loan companies

Form 24

- Small commercial banks
- Small savings and loans

Form 25

- Insurance companies
- Health insurance companies



Out of appetite

- Armored transport
- ATMs
- Bitcoin and virtual currency traders, exchanges, wallets
- Business managers for high-net-worth individuals
- Cannabis
- Closing attorneys (real estate)
- Credit unions
- Cooperative banks
- Cooperative credit associations
- Escrow/title companies/1031 exchanges
- Federal agencies
- Jewelry
- Native American/tribal government
- Representative/designated payees
- Scrap metal dealers
- Stock exchange
- Companies whose business activities involve thermal coal-fired power plants, thermal coal mines, Arctic energy exploration, oil sands or controversial weapons

This broker communication is for preliminary informational purposes only. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. This information may not be used to modify any policy that might be issued. Coverage is made available through Hiscox Inc. d/b/a Hiscox Insurance Agency in CA, which is licensed in all states. The products described are underwritten by Hiscox syndicates at Lloyd's, London and are available only on a surplus lines basis through licensed surplus lines brokers. The publication and delivery of this information is not intended to be a solicitation by Lloyd's for the purchase of insurance on any US risk.

22253 US 06/2026

