

Consultants Professional Liability Highlight Sheet

Hiscox P³ is a digital solution that allows you to get small business quotes in minutes.

Simply enter your client's information in the portal's short application and adjust the limits and sub-limits to your preference. From there you can instantly download your quotes and bind whenever you are ready. The portal is also home to our painless digital signature process for applications to improve the transaction experience. P3 allows for a quick and seamless solution to servicing your client.

Paper

— Surplus (Non-admitted)

Limits provided

— \$100,000 to \$3M

Coverages provided

- Bodily injury and property damage sublimit
- Blanket coverage for additional insureds where required by contract
- Retention credit
- 70/30 hammer clause
- Automatic coverage for majority owned subsidiaries, independent contractors, and acquired entities

Optional enhancements

- Breach of contract
- Defense outside limits up to \$1M
- First dollar defense

Resources available

- Crisis management
- Pre-claims assistance and additional payments
- One hour free risk management. Great for reviewing contracts or letters of engagement.

Eligibility

\$5M in revenues and below

Excluded services

Consulting services in the following areas:

- Aerospace
- Automotive
- Construction
- Employee benefit plan/pensions
- Firearms
- Franchising
- Healthcare
- Intellectual property
- Investments
- Lending and financing
- Long term care
- Manufacturing
- Mergers and acquisitions
- Mining
- Oil and gas
- Real estate
- Risk management and insurance
- Security
- Valuations

Other exclusions:

- Any open claims
- More than \$25,000 paid across all closed claims
- Knowledge of any fact, circumstance, allegation, or incident that could give rise to a claim

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