HISCOX
encourage courage®

FACT SHEET

GENERAL LIABILITY INSURANCE



Help your clients protect themselves from claims and lawsuits

Hiscox General Liability coverage protects business against claims of bodily injury, property damage and personal injury, completed operations liability, and damage to rented premises.

Coverage benefits:

- ✓ Blanket AI, waiver of subrogation, and PNC language built in form
- ✓ Base form is silent on A&B and sexual abuse and molestation
- ✓ Ability to offer aggregate limits of up to $5M per location/project on most classes
- ✓ $2,500 minimum deductible (for most classes)
- ✓ Liquor liability full limits
- ✓ Innkeepers liability
- ✓ Garage keepers liability
- ✓ Ability to add HNOA, EBL, and more
- ✓ Non-auditable policies
- ✓ Stop gap where required

Our appetite

- **Machinery and equipment**
- **Electroplating**
- **Industrial product manufacturing and distribution:** Such as laboratory and industrial instruments and more
- **Retail stores and supermarkets:** Premise-based businesses like grocery stores, bodegas, electronic stores, clothing stores, and other retail stores
- **Hospitality:** Restaurants and boutique hotels
- **NY trade contractors:** Electrical, HVAC, and plumbing contractors
- **Service contractors:** Landscapers, janitors, and smart home installation pros
- **Shared economy (non ride share or other transport):** such as shared assets, vacation rentals, and e-commerce marketplaces
- **Habitational real estate:** We can consider apartment portfolios, condo associations, vacant land, and commercial LRO. Limited capacity of in NY, FL, NJ, PA, and CA
- **Difficult to place risks:** such as tree strands and axe throwing

Examples of bound business

Generator distribution, rental and installation

- **Annual sales:** $5m
- **Coverage:** $1m/$2m/$2m with $5m per project aggregate cap
- **Deductible:** $5k
- **Additional coverage:** Employee benefits liability, no action-over or NYLL limitations
- **Premium: $150k**

Restaurant

- **Annual sales:** $5.3m
- **Coverage:** $1m/$2m/$2m
- **Deductible:** $2.5k
- **Additional coverage:** Employee benefits liability, liquor liability, hired and non-owned auto liability
- **Premium: $65k**

Supermarket (owner operated)

- **Revenue:** $112m
- **Coverage:** $1m/$2m/$2m primary GL
- **Deductible:** $10k
- **Additional coverage:** Employee benefits liability, liquor liability
- **Premium: $285k**

The Hiscox Difference

Deep expertise and understanding

- Over 20 years of experience continuously underwriting general liability insurance in the U.S. and around the globe
- We adapt risk appetite within industry groups as a result of changing market conditions rather than exiting
- Committed to deploying limits on “tough to place” specialty risks within a fast changing, hardening marketplace

Personalized service, from underwriting through claims

- Regional underwriters focusing on local broker relationships and service
- We provide customized coverage for specific industries, and will work with you to provide the coverage your clients need
- We handle claims quickly and efficiently

Stable and credible

- Rated A (Excellent) by A.M. Best*
- Committed to wholesale-only distribution

Value-added services and partnerships, at no additional fee

- Risk management partnership with Applied Risk, offering clients on-site loss control & inspection services
- We provide defense counsel and cover defense costs outside of limits

Contact us: www.hiscox.com/brokers/contact-underwriter.

For more information, visit www.hiscox.com/brokers/general-liability.

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** The A.M. Best rating as of November 27, 2019.