

Select an industry below to view available products, professions and revenue/coverage limits:

ARCHITECTURE & ENGINEERING		TOP
Available Products: PL & GL*   PL Revenue Limit: \$1M   GL Payroll Limit: \$1M   Coverage/Liability Limit: \$3M   State Exclusions: No PL in VA, VT		
✓ Architecture	✓ Engineering design services	
✓ Building/construction inspection	✓ Environmental engineering	
✓ Civil engineering	✓ Industrial engineering	
✓ Control systems integration/automation	✓ Landscape architect	
✓ Draftsman (including CAD/CAM)	✓ Process engineering	
✓ Electrical engineering	✓ Project manager (architecture or engineering)	
✓ Engineering	✓ Transportation engineering	
ARTISAN CONTRACTORS		TOP
Available Products: GL*   GL Revenue Limit: \$500K   Coverage/Liability Limit: \$2M   State Exclusions: NY		
✓ Air conditioning systems installation and repair	✓ Handyperson (no roof work)	
✓ Appliance and accessories installation and repair	✓ Heating and air conditioning installation and repair (no liquefied petroleum gas (LPG))	
✓ Carpentry (interior only)	✓ Interior finishing work	
✓ Carpet, rug, furniture, or upholstery cleaning (customer's premises only)	✓ Locksmiths	
✓ Clock making and repair	✓ Masonry work	
✓ Door or window installation and repair	✓ Painting (interior only)	
✓ Driveway or sidewalk paving/repaving	✓ Plastering or stucco work	
✓ Drywall or wallboard installation and repair	✓ Plumbing (commercial and residential)	
✓ Electrical work (interior only)	✓ Sign painting and lettering (interior and exterior)	
✓ Fence installation and repair	✓ Tile, stone, marble, mosaic, or terrazzo work (interior only)	
✓ Floor covering installation (no ceramic tile or stone)	✓ Upholstery work	
✓ Glass installation and repair (no auto work)	✓ Window cleaning (nothing above 15 feet)	
CONSULTING		TOP
Available Products: PL & GL   PL Revenue Limit: \$5M   GL Payroll Limit: \$3M   Coverage/Liability Limit: \$5M		
✓ Business consulting	✓ Marketing consulting	
✓ Education consulting	✓ Research consulting	
✓ Human Resources (HR) consulting	✓ Resume consulting	
✓ IT consulting	✓ Strategy consulting	
✓ Management consulting	✓ Other consulting services	

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CREATIVE & DESIGN <span style="float: right;">TOP</span>	
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>Coverage/Liability Limit:</b> \$5M	
✓ Graphic design	✓ Photography; Client videography
✓ Interior design (No PL in VA, VT)	✓ Professional organizer (No PL in VA, VT)
✓ Photo booths	✓ Visual effect designer for films/videos
FINANCIAL SERVICES <span style="float: right;">TOP</span>	
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$5M   <b>GL Square Footage Cap:</b> 35K   <b>Coverage/Liability Limit:</b> \$5M	
✓ Accounting (PL Revenue Limit: \$1M   PL Coverage/Liability Limit: \$3M)	✓ Medical billing (No PL in NY)
✓ Bookkeeping	✓ Tax preparation
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$1M   <b>GL Square Footage Cap:</b> 35K   <b>Coverage/Liability:</b> 5M	
✓ Insurance agent services (PL unavailable if customer is a Farmers agent)	
<b>Available Products:</b> GL*   <b>GL Payroll Limit:</b> \$3M   <b>Coverage/Liability Limit:</b> \$5M	
✓ Actuarial services	✓ Mortgage brokering/banking (GL Square Footage Cap: 35K)
✓ Financial auditing or consulting	✓ Stock brokering (GL Square Footage Cap: 35K)
✓ Investment advice	
HEALTH, BEAUTY & FITNESS <span style="float: right;">TOP</span>	
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$5M   <b>GL Square Footage Cap:</b> 35K   <b>GL Gross Sales Limit:</b> \$5M   <b>Coverage/Liability Limit:</b> \$5M (PL Cap \$1M in IL)	
✓ Acupressure services (No coverage in NV)	✓ Massage therapy (No GL Square Footage Cap)
✓ Acupuncture services (No coverage in NV)	✓ Mental health counseling
✓ Art therapy	✓ Music therapy
✓ Audiology (No PL in NV)	✓ Nail technician services (No GL Square Footage Cap)
✓ Barber/hair stylist services (No GL Square Footage Cap)	✓ Occupational therapy (No PL in IN)
✓ Beautician/cosmetology services (No GL Square Footage Cap)	✓ Personal training (health & fitness)
✓ Dance therapy	✓ Psychology (No PL in IN)
✓ Diet/nutrition services	✓ Pilates instruction
✓ Drama therapy	✓ Small salon owner (No GL Square Footage Cap)
✓ Esthetician services (No GL Square Footage Cap)	✓ Social work services
✓ First aid and CPR training	✓ Speech therapy (No coverage in NV)
✓ Hypnosis	✓ Substance abuse counseling
✓ Marriage and family therapy	✓ Yoga instruction
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$5M   <b>GL Gross Sales Limit:</b> \$5M   <b>Coverage/Liability Aggregate Limit:</b> \$2M Online (up to \$3M by phone) <b>State Exclusions:</b> No PL in IN	
✓ Home health aide	✓ Personal care aide
JANITORIAL SERVICES <span style="float: right;">TOP</span>	
<b>Available Products:</b> GL*   <b>GL Payroll Limit:</b> \$500K   <b>Coverage/Liability Limit:</b> \$2M	
✓ Dryer vent cleaning	✓ Residential cleaning services (interior and exterior)
✓ Janitorial/cleaning services	✓ Small commercial office cleaning (interior only)
LANDSCAPING SERVICES <span style="float: right;">TOP</span>	
<b>Available Products:</b> GL*   <b>GL Payroll Limit:</b> \$500K   <b>Coverage/Liability Limit:</b> \$2M	
✓ Gutter or chimney cleaning	✓ Lawn care services (residential and commercial)
✓ Landscaping/gardening services (residential and commercial)	✓ Snow blowing and removal (no auto coverage)

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LEGAL SERVICES <span style="float: right;">TOP</span>	
<b>Available Products:</b> PL & GL   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>Coverage/Liability Limit:</b> \$5M	
✓ Claims adjusting (No PL in NY)	✓ Expert witness services
✓ Court reporting	✓ Notary services (No PL in CA   GL Square Footage Cap: 35K)
✓ Document preparation	✓ Process server
<b>Available Products:</b> GL   <b>GL Square Footage Cap:</b> 35K   <b>Coverage/Liability Limit:</b> \$5M	
✓ Legal services	✓ Trustee services
MARKETING & PUBLIC RELATIONS <span style="float: right;">TOP</span>	
<b>Available Products:</b> PL & GL   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>Coverage/Liability Limit:</b> \$5M	
✓ Advertising	✓ Marketing/media consulting
✓ Brand consultant	✓ Public relations
✓ Digital marketing	✓ Search engine services (SEO/SEM)
✓ Direct marketing	✓ Social media consultant
✓ Market research	✓ Other marketing/PR services
MISCELLANEOUS BUSINESS SERVICES <span style="float: right;">TOP</span>	
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>Coverage/Liability Limit:</b> \$5M	
✓ Answering/paging services (GL Square Footage Cap: 35K)	✓ Project management
✓ Auctioneering	✓ Recruiting (employment placements) (GL Square Footage Cap: 35K)
✓ Business manager services	✓ Talent agency (GL Square Footage Cap: 35K)
✓ Event planning/promotion	✓ Training (business, vocational or life skills)
✓ Executive placement (GL Square Footage Cap: 35K)	✓ Translating/interpreting
✓ Life/career/executive coaching	✓ Travel agency (GL Square Footage Cap: 35K)
✓ Personal concierge/assistant	✓ Tutoring
REAL ESTATE <span style="float: right;">TOP</span>	
<b>Available Products:</b> PL & GL*   <b>PL Revenue Limit:</b> \$5M (\$500K in CA)   <b>GL Payroll Limit:</b> \$3M (\$500K in CA)   <b>Coverage/Liability Limit:</b> \$5M (\$3M in CA, \$1M in NY)   <b>State Exclusions:</b> No PL in CO, IA, ID, KY, LA, MS, ND, NE, NM, RI, SD, TN, WY	
✓ Property management	✓ Real estate agent/broker (No PL in VT)
RETAIL <span style="float: right;">TOP</span>	
<b>Available Products:</b> GL*   <b>GL Revenue Limit:</b> \$3M   <b>Coverage/Liability Limit:</b> \$2M	
✓ Appliance stores	✓ Home furnishing stores
✓ Clothing apparel stores	✓ Jewelry stores
✓ Electronic stores	✓ Other stores (no food/drink)
✓ Florists	✓ Other stores (with food/drinks)
TECHNOLOGY <span style="float: right;">TOP</span>	
<b>Available Products:</b> PL & GL   <b>PL Revenue Limit:</b> \$5M   <b>GL Payroll Limit:</b> \$3M   <b>Coverage/Liability Limit:</b> \$5M	
✓ Application development: smartphone/mobile/tablet (PL Cap \$1M)	✓ IT consulting
✓ Application service provider	✓ IT project management
✓ Computer consultant	✓ IT software/hardware training services
✓ Computer programming services	✓ Internet hosting services
✓ Computer system/network developer	✓ Software development
✓ Custom software programmer/developer	✓ Technology services
✓ Data processing	✓ Value added reseller of computer hardware
✓ Database designer	✓ Website design
✓ Game developer	✓ Other technology services

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	<b>Professional Liability</b>	<b>General Liability</b>
<b>What are the revenue limits?</b>	Up to \$5 million	Up to \$5 million
<b>Are there any exceptions to revenue limits?</b>	Yes <ul style="list-style-type: none"> <li>Revenue limits can vary depending on class of business</li> </ul>	Yes <ul style="list-style-type: none"> <li>Revenue limits can vary depending on class of business</li> </ul>
<b>What are the coverage limits?</b>	<ul style="list-style-type: none"> <li>\$2 million aggregate available online</li> <li>Up to \$5 million aggregate upon submission to Hiscox</li> </ul>	<ul style="list-style-type: none"> <li>\$2 million aggregate available online</li> <li>Up to \$5 million aggregate limit upon submission to Hiscox</li> </ul>
<b>Admitted product?</b>	Yes	Yes
<b>ISO based form?</b>	No	Yes
<b>Are defense costs included within limit?</b>	Yes	No
<b>Deductible</b>	Various options ranging from \$0-\$10,000	No deductible
<b>What is covered?</b>	Work completed by employees	Includes actions of employees and temporary staff
<b>Minimum premium</b>	\$270	\$350
<b>Monthly cost?</b>	Starts from \$22.50/mo.	Starts from \$29.17/mo.
<b>Auto pay by credit card monthly?</b>	Yes	Yes
<b>What discounts are available (subject to minimum premium rules)?</b>	<ul style="list-style-type: none"> <li>5% multi-policy discount</li> </ul>	<ul style="list-style-type: none"> <li>5% multi-policy discount</li> <li>Up to 5% discount for work-from-home businesses</li> </ul>
<b>Additional features</b>	<ul style="list-style-type: none"> <li>\$200,000 software copyright infringement coverage added for most software businesses</li> <li>Full retro-coverage for unknown claims from previous work for most classes of business</li> </ul>	<ul style="list-style-type: none"> <li>Available as a stand-alone</li> <li>Damage to premises rented (\$100,000)</li> <li>Personal injury included for all classes of business (COBs) except direct marketing, public relations, graphic designers, real estate agents, legal services, recruiting, marketing and research consulting</li> <li>Optional business equipment coverage up to \$25,000 for most COBs</li> </ul>
<b>Availability</b>	<b>All states except:</b> AK	<b>All states except:</b> AK

Coverage terms and limits may vary by class of business and may not be available in all states. Underwritten by Hiscox Insurance Company, Inc., a Chicago based Insurance Company rated 'A'(Excellent) by AM Best.

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