

We've created this appetite guide comparison to make it easy for you to understand overlaps in appetite and coverage between our Hiscox PRO traditional broker service and our Hiscox NOW platform.

Our Hiscox NOW platform is a full service, low-touch, direct-bill digital service aimed at the smallest of risks. It enables our wholesale partner to grant a market leading access point to their retail base, where the retail agent can produce immediate online quotes and bind risks, with Hiscox taking care of everything beyond the new business bind on behalf of the retailer and wholesaler. It delivers top notch service in a way that takes frictional cost out of the process for our distribution partners.

Our Hiscox PRO delivers a more traditional access point by our wholesale partners in 12 lines of business that are all quoted and bound by local underwriters. This is our broadest appetite and is recommended for risks that require a more customized approach because of the size or complexity of the risk.

**Click the line of business below to compare appetite and high-level coverage information:**

ALLIED HEALTHCARE (AHC)					
APPETITE					
Class of Business	Hiscox PRO – Allied Healthcare		Hiscox NOW		
	PL	PL/GL combo	PL	GL	BOP
Acupuncture	✓	✓	✓	✓	✓
Adult daycare	✓	✓			
Audiologists	✓	✓	✓	✓	✓
Beautician, cosmetology, nail tech services	✓	✓	✓	✓	✓
Behavioral counseling	✓	✓	✓	✓	✓
Biofeedback	✓	✓			
CPR and first aid training	✓	✓	✓	✓	✓
Day spas (no laser or injections)	✓	✓			
Doulas	✓	✓			
Home healthcare	✓	✓	✓	✓	
Hospice care	✓	✓			
Low level laser therapy	✓	✓			
Medical arts training schools	✓	✓			
Medical/healthcare consultants	✓	✓	✓	✓	✓
Medical imaging	✓	✓			
Medical laboratories/diagnostic testing	✓	✓			
Mental health counseling	✓	✓	✓	✓	✓
Nutritionists and dietitians	✓	✓	✓	✓	✓
Occupational therapy	✓	✓	✓	✓	✓
Optometrists and opticians	✓	✓			
Personal training and yoga	✓	✓	✓	✓	✓
Phlebotomists	✓	✓			
Physical therapy	✓	✓			
Retail pharmacies	✓	✓			
Sleep clinics	✓	✓			
Speech therapy	✓	✓	✓	✓	✓
Veterinary	✓	✓			
Wellness counseling and health screening	✓	✓			

## Hiscox Distribution Appetite Guide Comparison

COVERAGE DETAILS		
	Hiscox PRO – Allied Healthcare	Hiscox NOW
Paper	Surplus – Syndicate 3624	Admitted – HICI
Minimum premium (1m/3m limit)	<ul style="list-style-type: none"> <li>• <b>PL:</b> \$850</li> <li>• <b>GL:</b> \$250</li> <li>• <b>BPP:</b> \$200</li> </ul>	<ul style="list-style-type: none"> <li>• <b>PL:</b> \$400</li> <li>• <b>GL:</b> \$350</li> <li>• <b>BOP:</b> \$500</li> </ul>
Minimum retention	\$1k	\$0
Maximum limit	\$10m	\$2m online (up to \$5m by phone)
Maximum revenue	\$100m	\$5m
Maximum payroll	No maximum	\$3m
Square footage cap	No cap	35k
Coverage determination (claims-made vs. occurrence)	<ul style="list-style-type: none"> <li>• <b>PL:</b> claims-made or occurrence (occurrence available for select classes only)</li> <li>• <b>GL:</b> claims-made or occurrence</li> </ul>	<ul style="list-style-type: none"> <li>• <b>PL:</b> claims-made</li> <li>• <b>GL:</b> occurrence</li> <li>• <b>BOP:</b> occurrence</li> </ul>
Maximum sublimits	<ul style="list-style-type: none"> <li>• <b>Abuse:</b> full policy limits</li> <li>• <b>HIPAA:</b> \$250k default, \$1m max</li> <li>• <b>Disciplinary proceedings:</b> \$10k default, \$50k max</li> <li>• <b>Subpoena assistance:</b> \$10k</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Abuse:</b> \$200k</li> <li>• <b>HIPAA:</b> \$200k provided for medical billing COB</li> <li>• <b>Disciplinary proceedings:</b> \$5k</li> <li>• <b>Privacy (loss of PII):</b> \$25k</li> </ul>
Available additional coverage offered by endorsement	Customization available	Limited customization available
Claims handling	Internal by Hiscox	Internal by Hiscox
State availability	All US states and territories including Guam, US Virgin Islands and Puerto Rico	All US states except Alaska (certain classes not available in all states)

## ARCHITECTS AND ENGINEERS (A&E)

### APPETITE

Class of Business	Hiscox PRO – A&E		Hiscox NOW		
	PL	PL/GL combo (Firms under \$1m fees only)	PL	GL	BOP
Agency construction management (CM)	✓	✓	✓	✓	✓
Architects	✓	✓	✓	✓	✓
Civil engineers	✓	✓	✓	✓	✓
Consulting – acoustic, fire, mapping	✓	✓			
Developers – commercial, residential, institutional	✓				
Developers – land only	✓				
Drafting	✓	✓	✓	✓	✓
Electrical engineers	✓	✓	✓	✓	✓
Environmental engineers	✓		✓	✓	✓
General contractors – at risk CM	✓				
General contractors – construction only	✓				
General contractors – design build	✓				
Inspection – building code,	✓	✓	✓	✓	✓
Mechanical, plumbing	✓				
Interior designers	✓	✓	✓	✓	✓
Land surveyors	✓	✓			
Land use planning	✓	✓			
Landscape architects	✓	✓	✓	✓	✓
Landscaping				✓	✓
Mechanical engineers	✓	✓			
Mortgage field	✓				
Subcontractors – demolition excavation	✓				

## Hiscox Distribution Appetite Guide Comparison

Subcontractors – drywall carpenter	✓			✓	
Subcontractors – electrician	✓			✓	
Subcontractors – heating, ventilation, and air conditioning (HVAC)	✓			✓	
Subcontractors – plumbing	✓			✓	
Subcontractors – telecom	✓			✓	
Subcontractors – fire, flooring, framing, masonry, painting, paving, renovation, tile	✓			✓	

### COVERAGE DETAILS

	Hiscox PRO – A&E	Hiscox NOW
Paper	Surplus – Syndicate 3624	Admitted – HICI
Minimum premium (1m/3m limit)	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>PL: \$400</li> <li>GL: \$350 (Most classes), \$500 (Landscaping, small contractors)</li> <li>BOP: \$500</li> </ul>
Minimum retention	\$1k	\$0
Maximum limit	\$10m	\$2m online; up to \$3m by phone
Maximum revenue	\$100m	\$1m
Maximum payroll	No maximum	\$1m
Coverage determination (claims-made vs. occurrence)	<ul style="list-style-type: none"> <li>PL: claims-made</li> <li>GL: occurrence</li> </ul>	<ul style="list-style-type: none"> <li>PL: claims-made</li> <li>GL: occurrence</li> <li>BOP: occurrence</li> </ul>
Other base form coverage	<ul style="list-style-type: none"> <li>Contractors pollution liability (including emergency response, mold, non-owned disposal sites, and transportation coverages)</li> <li>Contractors protective indemnity</li> <li>Contractors faulty workmanship</li> <li>Contractors rectification</li> <li>Owner developers protective indemnity</li> </ul>	N/A
Maximum sublimits	<ul style="list-style-type: none"> <li>Disciplinary proceedings: \$10k</li> <li>FHA/ADA regulatory proceedings: \$25k</li> <li>Asbestos: No sublimit</li> <li>Contingent Pollution: No sublimit</li> <li>Subpoena assistance: \$10k</li> <li>Pre claims assistance: \$50k</li> <li>Crisis management: \$50k</li> </ul>	<ul style="list-style-type: none"> <li>Disciplinary proceedings: \$5k</li> <li>FHA/ADA regulatory proceedings: \$5k</li> <li>Asbestos: \$200k</li> <li>Contingent Pollution: \$200k</li> </ul>
Available additional coverage offered by endorsement	Customization available	Limited customization available
Claims handling	Internal by Hiscox	Internal by Hiscox
States	All US states and territories including Guam, US Virgin Islands and Puerto Rico	All US states except Alaska (certain classes not available in all states)

### MEDIA LIABILITY

#### APPETITE

Class of Business	Hiscox PRO – Media		Hiscox NOW		
	PL	PL/GL combo	PL	GL	BOP
Advertising and marketing services	✓	✓	✓	✓	✓
Branding	✓	✓	✓	✓	✓
Creative agencies	✓	✓	✓	✓	✓
Digital marketing	✓	✓	✓	✓	✓
Graphic design services	✓	✓	✓	✓	✓
Illustrators	✓	✓			
Image consultants	✓	✓	✓	✓	✓
Market research firms	✓	✓	✓	✓	✓
Marketing	✓	✓	✓	✓	✓

## Hiscox Distribution Appetite Guide Comparison

Media/branding consulting	✓	✓	✓	✓	✓
Media buying agencies	✓	✓	✓	✓	✓
Photographers	✓	✓	✓	✓	✓
Post-production	✓	✓			
Public relations	✓	✓	✓	✓	✓
Social media consultants	✓	✓	✓	✓	✓
Videographers	✓	✓	✓	✓	✓

### COVERAGE DETAILS

	Hiscox PRO – Media	Hiscox NOW
Paper	Surplus – Syndicate 3624	Admitted – HICI
Minimum premium (1m/1m limit)	<ul style="list-style-type: none"> <li>• PL: \$850</li> <li>• GL: \$400</li> </ul>	<ul style="list-style-type: none"> <li>• PL: \$400</li> <li>• GL: \$350</li> <li>• BOP: \$500</li> </ul>
Minimum retention	\$1k	\$0
Maximum limit	\$5m	\$2m online; \$5m through call center
Maximum revenue	\$100m	\$5m
Maximum payroll	N/A	\$3m
Coverage determination (claims-made vs. occurrence)	<ul style="list-style-type: none"> <li>• GL: claims-made or occurrence</li> <li>• Cyber: claims-made</li> <li>• Tech: claims-made</li> </ul>	<ul style="list-style-type: none"> <li>• PL: claims-made</li> <li>• GL: occurrence</li> <li>• BOP: occurrence</li> </ul>
Maximum sublimits	<ul style="list-style-type: none"> <li>• Third party discrimination: \$1m</li> <li>• Rectification costs: full policy limits</li> <li>• Subpoena assistance: \$10k</li> </ul>	<ul style="list-style-type: none"> <li>• Software copyright infringement: \$200k</li> </ul>
Available additional coverage offered by endorsement	Customization available	Limited customization available
Claims handling	Internal by Hiscox	Internal by Hiscox
States	All US states and territories including Guam, US Virgin Islands and Puerto Rico	All US states except Alaska

### MISCELLANEOUS PROFESSIONAL LIABILITY (MPL)

#### APPETITE

Class of Business	Hiscox PRO – MPL		Hiscox NOW		
	PL	PL/GL combo	PL	GL	BOP
Accountants	✓	✓	✓	✓	✓
Administrative services	✓	✓			
Analytical testing labs	✓	✓			
Appraisal and auctioneers of goods and services	✓	✓	✓	✓	✓
Associations	✓	✓			
Background checks and screening services	✓	✓			
Bookkeepers	✓	✓	✓	✓	✓
Business brokers	✓	✓			
Business managers	✓	✓	✓	✓	✓
Business support services	✓	✓			
Cell tower acquisition services	✓	✓			
Claims adjusters	✓	✓	✓	✓	✓
Collection agents	✓	✓			
Concierge and personal services	✓	✓	✓	✓	✓
Consultants	✓	✓	✓	✓	✓
Court reporters	✓	✓	✓	✓	✓
Custom house brokers and freight forwarders	✓	✓			

## Hiscox Distribution Appetite Guide Comparison

Document management services	✓	✓	✓	✓	✓
Event planners	✓	✓	✓	✓	✓
Insurance agents/brokers			✓	✓	✓
Janitorial services	✓			✓	
Landman	✓	✓			
Lobbyists	✓	✓			
Medical billing services	✓	✓	✓	✓	✓
Other professional, scientific, technical services	✓	✓	✓	✓	✓
Payroll services	✓	✓	✓	✓	✓
Pilot car services	✓				
Printing services	✓	✓			
Property management services	✓	✓	✓	✓	
Real estate agents/brokers	✓	✓	✓	✓	
Real estate appraisers	✓	✓			
Real estate auctioneers	✓	✓			
Referral services	✓	✓			
Security guards		✓			
Staffing and PEO services	✓	✓			
Talent agents/managers	✓	✓	✓	✓	✓
Tax preparation services	✓	✓	✓	✓	✓
Training and vocational schools	✓	✓	✓	✓	✓
Translation services	✓	✓	✓	✓	✓
Travel agents	✓	✓	✓	✓	✓
Tutoring	✓	✓	✓	✓	✓
Vocational counseling	✓	✓	✓	✓	✓
Yacht, ship, boat, and jet brokers	✓	✓			

### COVERAGE DETAILS

	Hiscox PRO – MPL	Hiscox NOW
Paper	<ul style="list-style-type: none"> <li>Admitted – HICI</li> <li>Surplus – Syndicate, 3624</li> </ul>	<ul style="list-style-type: none"> <li>Admitted, HICI</li> </ul>
Minimum premium (1m/1m limit)	<ul style="list-style-type: none"> <li>PL: \$600</li> <li>GL: \$400</li> </ul>	<ul style="list-style-type: none"> <li>PL: \$400</li> <li>GL: \$350 (Most classes), \$500 (Janitorial, retail)</li> <li>BOP: \$500</li> </ul>
Minimum retention	\$0	\$0
Maximum limit	<ul style="list-style-type: none"> <li>\$10m</li> </ul>	<ul style="list-style-type: none"> <li>\$2m online; up to \$5m by phone (PL and GL only)</li> <li>\$3m for Accounting, insurance agents, safety consultants</li> </ul>
Maximum revenue	<ul style="list-style-type: none"> <li>\$100m</li> <li>\$1m CA property management, CA real estate agents/brokers, CA real estate appraisers/auctioneers</li> </ul>	<ul style="list-style-type: none"> <li>\$5m</li> <li>\$500k CA property management, CA real estate agent/broker, safety consulting, manufacturer's sales rep</li> <li>\$1m for accounting, insurance agents</li> </ul>
Maximum payroll	No maximum	\$3m
Coverage determination (claims-made vs. occurrence)	<ul style="list-style-type: none"> <li>PL: claims-made</li> <li>Consultants PL: claims-made</li> <li>Real Estate and property managers PL: claims-made</li> <li>Surplus only PL forms:</li> <li>Security guards PL: claims-made or occurrence</li> <li>Analytical testing Labs PL: claims-made</li> <li>Associations PL: claims-made</li> <li>Staffing services PL: claims-made</li> <li>Trustees PL: claims-made</li> </ul>	<ul style="list-style-type: none"> <li>PL: claims-made</li> <li>GL: occurrence</li> <li>BOP: occurrence, not available in all states</li> </ul>

## Hiscox Distribution Appetite Guide Comparison

Maximum sublimits	Standard coverage varies by class, but can include: <ul style="list-style-type: none"> <li>• <b>Defense of licensing:</b> \$10k</li> <li>• <b>Subpoena assistance:</b> \$10k</li> <li>• <b>Third party discrimination:</b> full policy limits</li> <li>• <b>Personal and advertising injury:</b> full policy limits</li> </ul>	Standard coverage varies by class, but can include: <ul style="list-style-type: none"> <li>• <b>Third party discrimination/ fair Housing Act:</b> \$100k</li> <li>• <b>Disciplinary proceedings:</b> \$5k</li> <li>• <b>Subpoena assistance:</b> \$5k</li> <li>• <b>Intellectual property infringement:</b> \$200k</li> <li>• <b>PII:</b> \$25k</li> <li>• <b>Bodily injury/property damage:</b> \$250k</li> <li>• <b>HIPAA:</b> \$200k</li> <li>• <b>Sexual misconduct:</b> \$200k</li> </ul>
Available additional coverage offered by endorsement	Customization available	Limited customization available
Claims handling	Internal by Hiscox	Internal by Hiscox
States	All US states and territories including Guam, US Virgin Islands and Puerto Rico	All US states except Alaska

### TECHNOLOGY SOFTWARE AND SERVICES

#### APPETITE

Class of Business	Hiscox PRO – Technology E&O		Hiscox NOW		
	PL	PL/GL combo	PL	GL	BOP
<b>TECHNOLOGY SOFTWARE:</b>					
Accounting	✓		✓	✓	✓
Broadcasting	✓				
Business analytics	✓		✓	✓	✓
Cloud storage	✓		✓	✓	✓
Communications	✓		✓	✓	✓
Computer-aided design (CAD)	✓				
Custom developers (contracts \$1-3m)	✓		✓	✓	✓
Custom developers (contracts <\$1m)	✓		✓	✓	✓
Customer rewards	✓				
Cyber security	✓				
Digital marketing	✓		✓	✓	✓
E-discovery	✓				
Emergency notification	✓				
Geographic information systems (GIS)	✓				
Health and wellness	✓				
Human resources	✓				
Internet of things (IoT)	✓				
IT analytics	✓		✓	✓	✓
Learning management	✓		✓	✓	✓
Risk management	✓				
Sharing economy	✓				
Telematics	✓				
<b>TECHNOLOGY SERVICES:</b>					
Cloud computing	✓		✓	✓	✓
Consulting – general IT	✓		✓	✓	✓
Consulting – security testing	✓		✓	✓	✓
Consulting – software testing	✓		✓	✓	✓
Consulting – training	✓		✓	✓	✓
Data center/co-location	✓		✓	✓	✓
Digital marketing services	✓		✓	✓	✓
Document and data conversion	✓		✓	✓	✓

## Hiscox Distribution Appetite Guide Comparison

Electronic repair	✓		✓	✓	✓
E-recycling and data destruction	✓				
Hardware installation/integration	✓				
Internet service provider (ISP)	✓		✓	✓	✓
IT staffing	✓		✓	✓	✓
Telecommunications	✓				
Value added reseller (VAR)	✓		✓	✓	✓
Web developer	✓				

COVERAGE DETAILS		
	Hiscox PRO – Technology E&O	Hiscox NOW
Paper	Surplus – Syndicate 3624	Admitted – HICI
Minimum premium (1m/1m limit)	<ul style="list-style-type: none"> <li>• <b>PL:</b> \$650</li> </ul>	<ul style="list-style-type: none"> <li>• <b>PL:</b> \$400</li> <li>• <b>GL:</b> \$350</li> <li>• <b>BOP:</b> \$500</li> </ul>
Minimum retention	\$1k	\$0
Maximum limit	\$10m	\$2m online; up to \$5m by phone (\$1m for internet search engine or smart phone mobile phone/tablet application development professions)
Maximum revenue	\$100m	\$5m
Maximum payroll	N/A	\$3m
Coverage determination (claims-made vs. occurrence)	<ul style="list-style-type: none"> <li>• <b>PL:</b> claims-made</li> <li>• <b>GL:</b> claims-made or occurrence</li> </ul>	<ul style="list-style-type: none"> <li>• <b>PL:</b> claims-made</li> <li>• <b>GL:</b> occurrence</li> <li>• <b>BOP:</b> occurrence</li> </ul>
Maximum sublimits	N/A	<b>Software copyright infringement:</b> \$200k
Available additional coverage offered by endorsement	Customization available	Limited customization available
Claims handling	USA	Internal by Hiscox
States	All US states and territories including Guam, US Virgin Islands and Puerto Rico	All US states except Alaska

## Full Appetite Guide

(Click boxes below to view full appetite guide for each line of business)

### Traditional/Broker Distribution

### Hiscox NOW

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