

# Hiscox General Liability Insurance

## Product overview



## The fundamental protection for claims against your client's business

General liability (GL) insurance, also known as commercial general liability, protects the insured from another person or business's claims of bodily injury, associated medical costs, and property damage. General liability also protects against claims of personal and advertising injury such as libel and slander.

### Coverage highlights

- Third-party bodily injury
- Third-party property damage
- Third-party medical expenses
- Personal and advertising injury
- Damage to premises rented
- Actions of your client's full-time employees and temporary staff
- Damages up to the policy limit
- Defense costs in addition to the policy limit
- Supplemental payments

➤ To start a quote, visit:  
[hiscox.com/partner-agent](https://hiscox.com/partner-agent)

### Policy details

- ✓ \$5m revenue limit
- ✓ \$2m aggregate online maximum coverage limit
- ✓ \$5m aggregate by submission maximum coverage limit
- ✓ \$5m payroll limit
- ✓ \$350.00 minimum annual premium
- ✓ No deductible
- ✓ Start-up friendly
- ✓ Admitted
- ✓ Available in 49 states across the US (excluding Alaska)
- ✓ Policy documents will be sent to both you and your client
- ✓ Automatic renewals after 12 months

## Optional coverage upgrades

- **Blanket additional insured:** Provides vicarious liability coverage to certain parties the named insured is required to cover by contract.
- **Primary and non-contributory (PNC):** If part of a contractual agreement, this makes Hiscox's policy the primary coverage, meaning we will pay before any other insurance that is available and we will not seek contribution from other insurers.
- **Waiver of subrogation (WoS):** Waives Hiscox's right to legally pursue a negligent third party that causes a loss. It is sometimes required by your client as part of a contractual agreement.
- **Hired and non-owned auto (HNOA):** This upgrade adds bodily injury and property damage liability arising out of vehicles you lease or hire for your business, as well liability arising from your employee's personal vehicles when used for business purposes.
- **Business property and equipment:** Covers loss or damage to the insured's business personal property such as computers, printers, and furniture. It also includes limited coverage for property away from the insured's premises.
- **Terrorism:** Covers losses arising out of certified acts of terrorism as defined by the Terrorism Risk Insurance Act.

## Top industries

- Allied health
- Architects and engineers
- Creative
- Consultants
- Financial services
- Small contractors
- Landscape and janitorial
- Marketing/public relations
- Technology

## Bundle opportunities

- **Professional Liability (E&O)**
- **Cyber Security**

## Why Hiscox?



### Quote and bind online

With **Hiscox NOW®**, you'll write more business faster. Quote and bind online in minutes for same-day coverage. We handle all the service and billing.



### Strong capital reserves

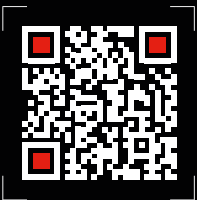
**Rated A (Excellent)** by A.M. Best with a group financial size category (FSC) of XV (\$2 Billion or greater), proving we have strong capital reserves.\*



### Licensed advisors

Licensed advisors to answer your questions and **in-house claims** service to assist your clients through the claims process.

Scan the QR code to learn more



For questions about products or coverage information, please contact a Hiscox licensed advisor.

**1-866-739-0727 (Mon-Fri, 7am-10pm ET)**

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\*As of December 31, 2023, HICI had admitted assets of \$1,787,363,617 and policyholders surplus of \$498,167,705. Total liabilities were \$1,289,195,912 (inclusive of \$734,774,973 of loss reserves) and paid-up capital stock was \$4,242,000.

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