Hiscox NOW
Morstan General Agency
Small Business Coverage
Quote & Bind Online (in minutes)

Go-Live 12/13/2019
Benefits
Why use Hiscox NOW?

• **Broad appetite:** Admitted liability insurance for over 180 professions
• **New ventures welcome:** we insure brand new businesses
• **Competitive premiums:** tailored policies start from $22.50/mo.
• **Fast and simple:** online application, no Hiscox appointment needed
• **Instant binding:** same-day effective date, policy docs emailed immediately
• **Direct bill:** Hiscox handles all servicing and billing
• **Service support:** team available Mon – Fri, 7am to 10pm ET
• **Automatic renewal:** commission paid for the lifetime of coverage
• **‘A’ rated:** Hiscox Insurance Company Inc. is ‘A’ rated (Excellent) by A.M. Best
Admitted PL & GL available in 49 states
BOP Expansion coming in 2020 – New and Improved

- PL, GL, BOP
- PL & GL
- No coverage available in AK
Hiscox NOW
Products and Professions
Monoline Professional Liability
Errors and Omissions

Professional Liability Insurance, PL (or E&O)

Coverage for errors and omissions that occur or are alleged to have occurred in the course of providing professional services.

• Claims of negligence, even if your client hasn’t made a mistake
• Claims for libel and slander arising from your client’s services
• Retroactive date equals existing policy retroactive date if switching
• Awarded damages and legal defense costs
• Punitive damages up to $250,000 where allowed by law
• Services done by your client’s employees, temporary staff and independent contractors covered
• $200,000 copyright infringement coverage for most marketing and graphic/web design classes
• Up to $2 million aggregate limit online, ($5 million on request)
• Various deductible options ranging from $0 to $10,000
• Coverage starts from $270 per year

Coverage details

• Automatic Renewal
• Admitted paper
• Monoline product
• Automatic Blanket AI included*
  – No charge

*Blanket AI coverage ends once an operation is completed or a lease agreement ends

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This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any Insurance policy, nor does it imply that any claims is covered. Coverage is subject to underwriting, terms conditions, and limits of the policy, and is not available in all States. Underwritten by Hiscox Insurance Company Inc. (HICI), a Chicago based insurance company.
General Liability Insurance, GL

Coverage for claims of bodily injury, associated medical costs and damage to property on or off premises.

- Covers liability for property damage or bodily injury to 3rd parties
- Covers employees and temporary staff
- Up to $2 million occurrence limit online, ($5 million on request)
- Defense costs outside limit
- No deductible
- Work from home discount (subject to minimum premium)
- Coverage starts at $350 a year
- $500 minimum premium for Retail, Landscape, Janitorial, and Artisan Contractors

Optional Add-on: Business Property and Equipment Coverage, BPP

- Covers loss or damage to computer equipment or contents
- Up to $25,000 coverage limit, offered in $5K increments
- Off-premises sublimit is $2,500 for all professions, except Mobile Food Services is $25K
- Coverage starts at $90 a year for $5,000 in coverage; $500 deductible
- Available after a GL quote is produced

Coverage details

- Automatic Renewal
- Admitted, ISO based form
- Monoline product
- Start-up friendly
- Automatic Blanket AI included*
  - No charge

*Blanket AI coverage ends once an operation is completed or a lease agreement ends
Optional Add-on for General Liability (BPP)
Available after a GL quote is produced

<table>
<thead>
<tr>
<th><strong>Primary and Noncontributory, PNC</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Refers to coverage extended to an additional insured, so long as you have agreed in writing a contract or agreement</td>
</tr>
<tr>
<td>• Makes insured policy Primary and not seek contribution from other available insurance</td>
</tr>
<tr>
<td>• Offered on a blanket basis</td>
</tr>
<tr>
<td>• Available in all states except AK</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Hired Non-Owned Auto Endorsement, HNOA</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Covers claims against your business if an employee has an accident while using their own (or rented) vehicle for business purposes</td>
</tr>
<tr>
<td>• Available for all classes <em>except</em> Artisan Contractors, Landscape, Janitorial, Retail</td>
</tr>
<tr>
<td>• $300K to $2M coverage limit (cannot exceed GL occurrence limit)</td>
</tr>
<tr>
<td>• Claim payments are part of GL aggregate limit (not in addition to)</td>
</tr>
<tr>
<td>• Available in all states except AK, IL, LA, VT, WA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Waiver of Subrogation, WOS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• An agreement between two parties in which one party agrees to waive subrogation rights against another in the event of a loss, so long as you do so in writing prior.</td>
</tr>
<tr>
<td>• Available in all states except AK</td>
</tr>
</tbody>
</table>
## Business Owners Policy Insurance, BOP

Coverage for claims of bodily injury, associated medical costs and damaged property (GL) plus coverage for business equipment at up to five different office locations, including accidental damage.

- Covers liability for property damage or bodily injury to third parties and business property
- Up to $2 million occurrence limit online ($4 million aggregate limit on request)
- Max $250,000 business contents
- Max $500,000 buildings
- Loss of electronic data covered up to $10,000
- Interruption of computer operations covered up to $10,000
- Loss of business income covered up to 12 months
- Crime, data liability, and HNOA upgrades available
- Various deductible options ranging from $500 to $10,000
- Coverage starts at $500 a year

## Coverage details

- Automatic Renewal
- Admitted, ISO based form
- Monoline product
- Automatic Blanket AI included*
  - No charge

*Blanket AI coverage ends once an operation is completed or a lease agreement ends.
Industries include:

- Architects & Engineers
- Artisan Contracts
- Consulting
- Creative Design
- Financial
- Health, Beauty, Fitness
- Janitorial
- Landscaping
- Legal
- Marketing & Public Relations
- Misc. Business Services
- Real Estate
- Retail
- Technology

From Locksmiths to Legal Services, IT consultants to Ice cream trucks, and Plumbers to Pilates instructors, we help you insure them all.
Professions We Insure

<table>
<thead>
<tr>
<th>Architecture &amp; Engineering</th>
<th>Consulting</th>
<th>Fitness, Health &amp; Wellness</th>
<th>Misc. Business Services</th>
<th>Real Estate</th>
<th>Technology</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Architecture</td>
<td>• Business consulting</td>
<td>• Acupuncture services</td>
<td>• Executive placement</td>
<td>• Real estate agents/brokers</td>
<td>• Application development</td>
</tr>
<tr>
<td>• Building inspection</td>
<td>• Education consulting</td>
<td>• Diet/nutrition</td>
<td>• Life/career/exec coaching</td>
<td>• Property managers</td>
<td>• Computer consulting</td>
</tr>
<tr>
<td>• Civil engineering</td>
<td>• Human resources consulting</td>
<td>• First aid and CPR training</td>
<td>• Travel agency</td>
<td>• Computer programming</td>
<td>• Computer programming</td>
</tr>
<tr>
<td>• Control systems</td>
<td>• IT consulting</td>
<td>• Home health aide</td>
<td>• And more!</td>
<td>• Data processing</td>
<td>• Event planning/promotion</td>
</tr>
<tr>
<td>integration/automation</td>
<td>• Management consulting</td>
<td>• Marriage and family therapy</td>
<td></td>
<td>• Database designer</td>
<td>• Graphic design</td>
</tr>
<tr>
<td>• Draftsman (incl. CAD/CAM)</td>
<td>• Marketing consulting</td>
<td>• Massage therapy</td>
<td></td>
<td>• Game developer</td>
<td>• Interior design</td>
</tr>
<tr>
<td>• Electrical engineering</td>
<td>• Research consulting</td>
<td>• Personal training</td>
<td></td>
<td>• IT developer</td>
<td>• IT project management</td>
</tr>
<tr>
<td>• Environmental engineering</td>
<td>• Resume consulting</td>
<td>• Personal care aide</td>
<td></td>
<td>• Software developer</td>
<td>• IT software/hardware training</td>
</tr>
<tr>
<td>• Industrial engineering</td>
<td>• Strategy consulting</td>
<td>• Psychology</td>
<td></td>
<td>• Website developer</td>
<td>• Software development</td>
</tr>
<tr>
<td>• Landscape architect</td>
<td>• And more!</td>
<td>• Yoga/Pilates instruction</td>
<td></td>
<td>• Website design services</td>
<td>• Website design services</td>
</tr>
<tr>
<td>• Process engineering</td>
<td></td>
<td>• And more!</td>
<td></td>
<td>• And more!</td>
<td>• And more!</td>
</tr>
<tr>
<td>• Project manager</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Transportation engineering</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• And more!</td>
<td></td>
<td></td>
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</tbody>
</table>

**Beauty**
- Barber
- Beautician/cosmetology
- Esthetician services
- Hair stylist
- Spa owner
- Small salon owner
- And more!

**Financial/Legal services**
- Accounting
- Actuarial services
- Bookkeeping
- Claims adjusting
- Court reporting
- Credit counseling
- Expert witness services
- Financial auditing or consulting
- Insurance Agent
- Tax preparation
- And more!

**Marketing & Creative**
- Advertising
- Brand consulting
- Digital marketing
- Event planning/promotion
- Graphic design
- Interior design
- Photography/videography
- Public relations
- SEO/SEM
- And more!

**Misc. Business Services**
- Executive placement
- Life/career/exec coaching
- Travel agency
- And more!

**Real Estate**
- Real estate agents/brokers
- Property managers

**Technology**
- Application development
- Computer consulting
- Computer programming
- Computer system/network developer
- Data processing
- Database designer
- Game developer
- IT consulting
- IT project management
- IT software/hardware training
- Software development
- Website design services
- And more!
## GL only - coverage for Skilled Services

### Coverage for Janitorial, Landscape & Retail Services

**$500,000 Payroll Limit for Landscapers and Janitorial/Cleaning Services | Revenue Limit $3M for Retail | Coverage/Liability Limit: $2M**

<table>
<thead>
<tr>
<th>Janitorial Services</th>
<th>Landscaping Services</th>
<th>Retail Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Dryer vent cleaning</td>
<td>✓ Gutter or chimney cleaning</td>
<td>✓ Appliance/electronic stores</td>
</tr>
<tr>
<td>✓ Exterior residential cleaning services</td>
<td>✓ Landscaping/gardening (residential and commercial)</td>
<td>✓ Clothing stores</td>
</tr>
<tr>
<td>✓ In home or residential cleaning/janitorial services</td>
<td>✓ Lawn care (residential and commercial)</td>
<td>✓ Florists</td>
</tr>
<tr>
<td>✓ Commercial cleaning services (interior only)</td>
<td>✓ Snow blowing and removal (<em>no auto coverage</em>)</td>
<td>✓ Home furnishing stores</td>
</tr>
</tbody>
</table>

### Coverage for Artisan Contractors

**$500,000 Revenue Limit for Artisan Contractors | Coverage/Liability Limit: $2M | State Exclusions: NY**

<table>
<thead>
<tr>
<th>Interior Contractors</th>
<th>Installation and Repair</th>
<th>Exterior Contractors</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Carpentry</td>
<td>✓ Air conditioning systems</td>
<td>✓ Driveway or sidewalk paving/repaving</td>
</tr>
<tr>
<td>✓ Electrical work</td>
<td>✓ Appliance and accessories</td>
<td>✓ Fence installation and repair</td>
</tr>
<tr>
<td>✓ Handyperson (no roof work)</td>
<td>✓ Clock making and repair</td>
<td>✓ Masonry work</td>
</tr>
<tr>
<td>✓ Interior finishing work</td>
<td>✓ Door or window</td>
<td>✓ Plastering or stucco work</td>
</tr>
<tr>
<td>✓ Painting</td>
<td>✓ Drywall or wallboard</td>
<td>✓ Sign painting and lettering</td>
</tr>
<tr>
<td>✓ Plumbing (commercial or residential)</td>
<td>✓ Floor covering (no ceramic tile or stone)</td>
<td>✓ Window cleaning (nothing above 15 feet)</td>
</tr>
<tr>
<td>✓ Sign painting and lettering</td>
<td>✓ Glass (no auto work)</td>
<td></td>
</tr>
<tr>
<td>✓ Tile, stone, marble, mosaic, or terrazzo work</td>
<td>✓ Heating and air conditioning (no liquefied petroleum gas (LPG))</td>
<td></td>
</tr>
<tr>
<td>✓ Upholstery work or cleaning</td>
<td>✓ Locksmiths</td>
<td></td>
</tr>
</tbody>
</table>
We cover small professional services businesses, including non-employers, in 49 states plus DC.

Popular professions for industries we insure:

- **A&E Project Managers** – average premium: $1280* | average revenue: $119k*
- **Business Consultants** – average premium: $784* | average revenue: $213k*
- **Photographers** – average premium: $532* | average revenue: $61k*
- **Tax Preparation Services** – average premium: $602* | average revenue: $123k *
- **Personal Trainers** – average premium: $649* | average revenue: $68k*
- **Real Estate Agents/Brokers** – average premium: $1045* | average revenue: $124k*
- **Retailers** - average premium: $581* | average revenue: $95k*
- **IT Consultants** – average premium: $830* | average revenue: $256k* 

Revenues up to $5 million except:

- $500,000 for Architects & Engineers; $3M for Retail
Small Business Appetite Guide

View list of professions with state and product availability by industry

Note: Easily print our appetite guide from the portal!

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**Hiscox NOW Appetite Guide**

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

<table>
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<th>Industry</th>
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</tr>
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<td>Marketing &amp; Public Relations</td>
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<tr>
<td>Mac Business Services</td>
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<tr>
<td>Real Estate</td>
</tr>
<tr>
<td>Retail</td>
</tr>
<tr>
<td>Technology</td>
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**ARCHITECTURE & ENGINEERING**


- Architecture
- Building/construction inspection
- Civil engineering
- Engineering design services
- Environmental engineering
- Industrial engineering
Additional Tools and Resources online
Visit the partner portal to access these features

Resource Center:

- **Class of Business Guidelines**
  Qualify prospects and learn more about profession eligibility by industry

- **Marketing Materials**
  Market to prospects with our easy-to-personalize industry flyers

- **Specimen Forms**
  View sample policy documents to better understand coverage

- **Endorsement Search**
  Search for endorsements specific to your client’s policy

Manage Your Policy:

- **Issue an AI an ACORD Certificate and get a Certificate of Insurance**
  Submit Online

- **Request or Change Policy Information / BOR and AOR Requests**
  Address Change, Request Policy Documents, Request Loss Run and more!

- **Submit a claim**
  Online, Email, Call our Service Center, and Mail

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Claims Process
Reporting a Small Business Claim is Easy – However You or your Insured Choose to do it

Online
Fill out a quick form and include applicable attachments. You will receive an email copy and have the option to correspond with our claims team via text messages.

Email
If you prefer to email us about your claim, simply send a note to reportaclaim@hiscox.com.

Call
Speak to a Hiscox representative at 1-866-424-8508, Monday – Friday, 7am – 10pm ET.

Mail
You can send mail to our Hiscox Claims center at 5 Concourse Parkway Suite #2150 Atlanta, GA 30328.


"Your adjuster was not only on top of things, he was proactive, making sure that I was getting anything I needed and wanting to know what your firm could do to help. Awesome!"

“The speed in which they responded to the claim was amazing. As a wedding photographer it is so important for us to keep our gear up and running!”

“From my first email correspondence to the court date & settlement, I was guided with precise legal counsel to achieve the most optimal outcome.”

“Because of their speedy response, without the hemming and hawing, I would recommend Hiscox to a friend.”
FAQs

Do I need to be appointed with Hiscox NOW?
No, you do not. As long as you’re appointed with your participating carrier, you can start quoting and binding Hiscox NOW policies today on your small business portal.

Is this platform meant for the agent to fill out or the client?
The Hiscox NOW platform is intended for agent use only. You should complete the quote process based on information provided by your client.

What forms of payment do you accept?
We accept credit and debit card payments.

How does the agency get a copy of the policy documents?
We automatically send a copy of the policy documents, renewal notifications and any other servicing requests to the agent’s email address that was entered when you bound the policy.

Do you offer a blanket Additional Insured (AI) endorsement, and how much does it cost?
Yes, we offer a blanket AI endorsement free of charge. Please note, this blanket AI coverage ends once an operation is completed or a lease agreement ends.

Do you write monoline policies?
Yes, all of our policies (PL, GL and BOP) are available on a stand-alone basis, but you can combine multiple policies inside the platform.

Are all Hiscox NOW policies written on an admitted basis using ISO products?
All Hiscox NOW policies (PL, GL and BOP) are admitted products. Our GL and BOP policies are ISO-based forms.

Are defense costs included within the limits?
Defenses costs are included within the limits for professional liability policies, but outside of the limits for general liability and business owner’s policies.

Who is the insurance carrier that underwrites these products and what is AM Best rating?
Hiscox Insurance Company Inc. is the carrier on all Hiscox NOW products and is rated A (Excellent) by A.M. Best
Questions?

We may not be able to answer all questions today. If we miss yours, send me an email: ebony.madison@hiscox.com
Hiscox NOW
Thank You for Your Business