

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

PRODUCT OVERVIEW	ARCHITECTURE & ENGINEERING	ARTISAN CONTRACTORS	CONSULTING	CREATIVE & DESIGN
FINANCIAL SERVICES	HEALTH, BEAUTY & FITNESS	JANITORIAL SERVICES	LANDSCAPING SERVICES	LEGAL SERVICES
MARKETING & PUBLIC RELATIONS	MISCELLANEOUS BUSINESS SERVICES	REAL ESTATE	RETAIL	TECHNOLOGY

ARCHITECTURE & ENGINEERING [TOP](#)

Available Products: PL & GL* Revenue Limits: \$500K Coverage/Liability Limits: \$3M State Exclusions: No PL in NY, 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 Limits: \$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, BOP* PL/GL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Limits: \$5M	
✓ Business consulting	✓ Marketing consulting
✓ Education consulting	✓ Research consulting
✓ Human Resources (HR) consulting	✓ Resume consulting
✓ IT consulting	✓ Strategy consulting
✓ Management consulting	✓ Other consulting services

* PL & GL: Available in all states except AK

* BOP: Not available in AK, AL, AR, DE, FL, HI, ID, IA, KS, KY, LA, ME, MS, MT, NE, ND, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WY
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CREATIVE & DESIGN TOP	
Available Products: PL, GL, BOP* PL/GL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Limits: \$5M	
✓ Graphic design	✓ Photography; Client videography
✓ Photo booths	✓ Visual effect designer for films/videos
Available Products: PL & GL* PL/GL Revenue Limit: \$5M Coverage/Liability Limits: \$5M State Exclusions: No PL in VA, VT	
✓ Interior design	✓ Professional organizer
FINANCIAL SERVICES TOP	
Available Products: PL, GL, BOP* PL/GL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Limits: \$5M	
✓ Bookkeeping	✓ Tax preparation
✓ Medical billing (No PL in NY)	
Available Products: GL, BOP* GL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Limits: \$5M	
✓ Accounting	✓ Mortgage brokering/banking
✓ Actuarial services	
Available Products: GL GL Revenue Limit: \$5M Coverage/Liability Limit: \$4M	
✓ Financial auditing or consulting	✓ Stock brokering
✓ Investment advice	
HEALTH, BEAUTY & FITNESS TOP	
Available Products: PL & GL* PL/GL Revenue Limit: \$5M Coverage/Liability Limits: \$5M (PL Cap \$1M in IL) (GL Cap \$3M in HI, VT)	
✓ Acupressure services (No coverage in NV)	✓ Massage therapy
✓ Acupuncture services (No coverage in NV)	✓ Mental health counseling
✓ Art therapy	✓ Music therapy
✓ Audiology (No PL in NV)	✓ Nail technician services
✓ Barber/hair stylist services	✓ Occupational therapy
✓ Beautician/cosmetology services	✓ Personal training (health & fitness)
✓ Dance therapy	✓ Psychology
✓ Diet/nutrition services	✓ Pilates instruction
✓ Drama therapy	✓ Small salon owner
✓ Esthetician services	✓ Social work services
✓ First aid and CPR training	✓ Speech therapy (No coverage in NV)
✓ Hypnosis	✓ Substance abuse counseling
✓ Marriage and family therapy	✓ Yoga instruction
JANITORIAL SERVICES TOP	
Available Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$2M	
✓ Dryer vent cleaning	✓ Janitorial/cleaning services (residential and commercial)
✓ Exterior residential cleaning services	
LANDSCAPING SERVICES TOP	
Available Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$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 TOP			
Available Products: PL, GL, BOP* PL/GL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Limits: \$5M			
✓ Claims adjusting (No PL in NY)	✓ Legal services (No PL)		
✓ Court reporting	✓ Notary services (No PL in CA)		
✓ Document preparation	✓ Process server		
✓ Expert witness services	✓ Trustee services (No PL)		
MARKETING & PUBLIC RELATIONS TOP			
Available Products: PL, GL, BOP* PL/GL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Limits: \$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 TOP			
Available Products: PL, GL, BOP* PL/GL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Limits: \$5M			
✓ Answering/paging services	✓ Project management		
✓ Auctioneering	✓ Recruiting (employment placements)		
✓ Business manager services	✓ Talent agency		
✓ Event planning/promotion	✓ Training (business, vocational or life skills)		
✓ Executive placement	✓ Translating/interpreting		
✓ Life/career/executive coaching	✓ Travel agency		
✓ Personal concierge/assistant	✓ Tutoring		
REAL ESTATE TOP			
Available Products: PL & GL* PL/GL Revenue Limit: \$5M (\$500K in CA) Coverage/Liability Limits: \$5M (\$3M in CA, \$1M in NY) State Exclusions: 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 TOP			
Available Products: GL* GL Revenue Limit: \$3M Coverage/Liability Limit: \$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 TOP			
Available Products: PL, GL, BOP* PL/GL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Limits: \$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		

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Hiscox specializes in offering tailored coverage for small businesses.

Get instant coverage online or by phone.

	Professional Liability	General Liability	Business Owners Policy
What are the revenue limits?	Up to \$5 million	Up to \$5 million	Up to \$3 million
What are the coverage limits?	<ul style="list-style-type: none"> \$2 million aggregate available online Up to \$5 million aggregate upon submission to Hiscox 	<ul style="list-style-type: none"> \$2 million aggregate available online Up to \$5 million aggregate limit upon submission to Hiscox 	<ul style="list-style-type: none"> \$2 million aggregate available online Up to \$4 million aggregate upon submission to Hiscox
ISO based form	No	Yes	Yes
Are defense costs included within limit?	Yes	No	No
Deductible	Various options ranging from \$0-\$10,000	No deductible	Various options ranging from \$500-\$10,000
What is covered?	Work completed by employees	Includes actions of employees and temporary staff	Combines general liability coverage with coverage for business assets
Minimum premium	\$270	\$350	\$500
Monthly cost?	Starts from \$22.50/mo.	Starts from \$29.17/mo.	Starts from \$41.67/mo.
Auto pay by credit card monthly?	Yes	Yes	Yes
What discounts are available (subject to minimum premium rules)?	<ul style="list-style-type: none"> 5% multi-policy discount 	<ul style="list-style-type: none"> 5% multi-policy discount Up to 5% discount for work-from-home businesses 	<ul style="list-style-type: none"> 5% multi-policy discount Up to 5% discount for work-from-home businesses
Additional features	<ul style="list-style-type: none"> \$200,000 software copyright infringement coverage added for most software businesses Full retro-coverage for unknown claims from previous work for most classes of business 	<ul style="list-style-type: none"> Available as a stand-alone Damage to premises rented (\$100,000) 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 Optional business equipment coverage up to \$25,000 for most COBs 	<ul style="list-style-type: none"> Up to \$100,000 in coverage for business contents, up to \$500,000 in coverage for buildings Interruption of computer operations and loss of electronic data both covered up to \$10,000 Crime, data liability, and HNOA upgrades available Damage to premises rented (\$50,000)
Availability	All states except: AK	All states except: AK	All states except: AK, AL, AR, DE, FL, HI, ID, IA, KS, KY, LA, ME, MS, MT, NE, ND, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WV, WY

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