



Hiscox NOW Appetite Guide

ARCHITECTURE & ENGINEERING

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$1M | **GL Payroll Limit:** \$1M | **BOP Square Footage Cap:** 35K
 | **BOP Revenue/Payroll Limit:** \$1M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$3M by phone for PL/GL)
 | **State Exclusions:** No PL in VA, VT

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| <ul style="list-style-type: none"> • Architecture • Building/construction inspection • Civil engineering • Control systems integration/automation • Draftsman (including CAD/CAM) • Electrical engineering • Engineering | <ul style="list-style-type: none"> • Engineering design services • Environmental engineering • Industrial engineering • Landscape architect • Process engineering • Project manager (architecture or engineering) • Transportation engineering |
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ARTISAN CONTRACTORS

Available Products: GL* | **GL Revenue Limit:** \$500K | **Coverage/Liability Aggregate Limit:** \$2M | **State Exclusions:** NY

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| <ul style="list-style-type: none"> • Air conditioning systems installation and repair • Appliance and accessories installation and repair • Carpentry (interior only) • Carpet, rug, furniture, or upholstery cleaning (customer's premises only) • Clock making and repair • Door or window installation and repair • Driveway or sidewalk paving/repaving • Drywall or wallboard installation and repair • Electrical work (interior only) • Fence installation and repair • Floor covering installation (no ceramic tile or stone) • Glass installation and repair (no auto work) | <ul style="list-style-type: none"> • Handyperson (no roof work) • Heating and air conditioning installation and repair (no liquefied petroleum gas (LPG)) • Interior finishing work • Locksmiths • Masonry work • Painting (interior only) • Plastering or stucco work • Plumbing (commercial and residential) • Sign painting and lettering (interior and exterior) • Tile, stone, marble, mosaic, or terrazzo work (interior only) • Upholstery work • Window cleaning (nothing above 15 feet) |
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CONSULTING

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K
 | **BOP Revenue Limit:** \$3M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone for PL/GL)

- Business consulting
 - Education consulting
 - Human Resources (HR) consulting
 - IT consulting
 - Management consulting
 - Marketing consulting
 - Research consulting
 - Resume consulting
 - Strategy consulting
 - Other consulting services
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CREATIVE & DESIGN

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K
 | **BOP Revenue Limit:** \$3M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone for PL/GL)

- Graphic design
 - Interior design (BOP Revenue Limit: \$5M | No PL in VA, VT)
 - Photo booths
 - Photography; Client videography
 - Professional organizer (BOP Revenue Limit: \$5M | No PL in VA, VT)
 - Visual effect designer for films/ videos
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FINANCIAL SERVICES (PL, GL, BOP*)

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL/BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone for PL/GL)

- Accounting (PL Revenue Limit: \$1M | PL Coverage/Liability Limit: \$3M)
 - Bookkeeping
 - Insurance agent services (Revenue Limit: \$1M PL; \$5M BOP)
 - Medical billing (No PL in NY)
 - Tax preparation
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FINANCIAL SERVICES (GL, BOP*)

Available Products: GL, BOP* | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$5M
 | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone for GL)

- Actuarial services (BOP Revenue Limit: \$3M)
 - Financial auditing or consulting
 - Investment advice
 - Mortgage brokering/banking (BOP Revenue Limit: \$5M | GL Square Footage Cap: 35K)
 - Stock brokering (GL Square Footage Cap: 35K)
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HEALTH, BEAUTY & FITNESS (PL, GL, BOP*)

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL/BOP Square Footage Cap:** 35K | **GL/BOP Gross Sales Limit:** \$5M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone for PL/GL) | **PL State Specific Coverage/Liability Limits:** \$1M in IL

- Acupressure services (No coverage in NV)
- Acupuncture services (No coverage in NV)
- Art therapy
- Audiology (No PL in NV)
- Massage therapy (No GL Footage Cap)
- Mental health counseling
- Music therapy
- Nail technician services (No GL Footage Cap)

- Barber/hair stylist services (No GL Footage Cap)
- Beautician/cosmetology services (No GL Footage Cap)
- Dance therapy
- Diet/nutrition services
- Drama therapy
- Esthetician services (No GL Footage Cap)
- First aid and CPR training
- Hypnosis
- Marriage and family therapy
- Occupational therapy (No PL in IN)
- Personal training (health & fitness)
- Psychology (No PL in IN)
- Pilates instruction
- Small salon owner (No GL Footage Cap)
- Social work services
- Speech therapy (No coverage in NV)
- Substance abuse counseling
- Yoga instruction

HEALTH, BEAUTY & FITNESS (PL, GL*)

Available Products: PL, GL* | **PL/GL Gross Sales Limit:** \$5M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$3M by phone) | **State Exclusions:** No PL in IN

- Home health aide
- Personal care aide

JANITORIAL SERVICES

Available Products: GL* | **GL Payroll Limit:** \$500K | **Coverage/Liability Limit:** \$2M

- Dryer vent cleaning
- Residential cleaning services (interior and exterior)
- Janitorial/cleaning services
- Small commercial office cleaning (interior only)

LANDSCAPING SERVICES

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)

LEGAL (PL, GL, BOP*)

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone for PL/GL)

- 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

LEGAL (GL, BOP*)

Available Products: GL, BOP* | **GL Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone for GL)

- Legal services
- Trustee services

MARKETING & PUBLIC RELATIONS

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K
 | **BOP Revenue Limit:** \$3M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone)

- Advertising
- Brand consultant
- Digital marketing
- Direct marketing
- Market research
- Marketing/media consulting
- Public relations
- Search engine services (SEO/SEM)
- Social media consultant
- Other marketing/PR services

MISCELLANEOUS BUSINESS SERVICES

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K
 | **BOP Revenue Limit:** \$3M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone)

- Answering/paging services (GL Square Footage Cap: 35K)
- Auctioneering
- Business manager services
- Event planning/promotion
- Executive placement (GL Square Footage Cap: 35K)
- Life/career/executive coaching
- Personal concierge/assistant
- Project management
- Recruiting (employment placements) (GL Square Footage Cap: 35K)
- Talent agency (GL Square Footage Cap: 35K)
- Training (business, vocational or life skills)
- Translating/interpreting
- Travel agency (GL Square Footage Cap: 35K)
- Tutoring

REAL ESTATE

Available Products: PL & GL* | **PL Revenue Limit:** \$5M (\$500K in CA) | **GL Payroll Limit:** \$3M (\$500K in CA)
 | **Coverage/Liability Aggregate Limit:** \$2M Online (\$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

Available Products: GL* | **GL Gross Sales/Revenue Limit:** \$200K (up to \$3M for select professions) | **Coverage/Liability Limit:** \$2M

- Appliance stores (GL Revenue Limit: \$3M)
- Barbecue truck/trailer operator
- Clothing apparel stores (GL Revenue Limit: \$3M)
- Coffee/donut cart operator
- Electronic stores (GL Revenue Limit: \$3M)
- Florists (GL Revenue Limit: \$3M)
- Food/beverage cart operator
- Food truck/trailer operator
- Home furnishing stores (GL Revenue Limit: \$3M)
- Hot dog cart operator
- Ice cream/snow cone/shaved ice cart operator
- Jewelry stores (GL Revenue Limit: \$3M)
- Lemonade cart operator
- Mobile food concessions
- Mobile food services
- Mobile food vending services
- Mobile kitchen operator
- Mobile street food vendor
- Other stores (no food/drink) (GL Revenue Limit: \$3M)
- Other stores (with food/drink) (GL Revenue Limit: \$3M)

- Ice cream truck operator
- Snack truck operator

TECHNOLOGY

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K
| **BOP Revenue Limit:** \$3M | **Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone)

- Application development: smartphone/mobile/ tablet (PL Cap \$1M)
- Application service provider
- Computer consultant
- Computer programming services
- Computer system/network developer
- Custom software programmer/developer
- Data processing
- Database designer
- Game developer
- IT consulting
- IT project management
- IT software/hardware training services
- Internet hosting services
- Software development
- Technology services
- Value added reseller of computer hardware
- Website design
- Other technology services

Source: <https://www.hiscox.com/partner-agent/easternunderwriting/appetite-guide>

* 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, WV, WY

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