



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

- Architecture
- Building/construction inspection
- · Civil engineering
- Control systems integration/automation
- Draftsman (including CAD/CAM)
- Electrical engineering
- Engineering

- Engineering design services
- Environmental engineering
- · Industrial engineering
- Landscape architect
- Process engineering
- · Project manager (architecture or engineering)
- Transportation engineering

ARTISAN CONTRACTORS

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

- · 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)

- 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)

CONSULTING

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

Available Products: PL, GL, BOP* PL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Aggregate		
Business consulting	Marketing consulting	
Education consulting	Research consulting	
Human Resources (HR) consulting	Resume consulting	
IT consulting	Strategy consulting	
Management consulting	Other consulting services	
CREATIVE & DESIGN		
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M BOP Revenue Limit: \$3M Coverage/Liability Aggregate		
Graphic design	Photography; Client videography	
 Interior design (BOP Revenue Limit: \$5M No PL in VA, VT) Photo booths 	 Professional organizer (BOP Revenue Limit: \$5M No PL in VA, VT) 	
	Visual effect designer for films/ videos	
FINANCIAL SERVICES (PL, GL, BOP*)		
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M \$3M Coverage/Liability Aggregate Limit: \$2M Online (up to		
Accounting (PL Revenue Limit: \$1M PL Coverage/Liability	Medical billing (No PL in NY)	
Limit: \$3M)	Tax preparation	
Bookkeeping		
Insurance agent services (Revenue Limit: \$1M PL; \$5M BOP)		
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)	Mortgage brokering/banking (BOP Revenue Limit: \$5M GL	
Financial auditing or consulting	Square Footage Cap: 35K)	
Investment advice	 Stock brokering (GL Square Footage Cap: 35K) 	
HEALTH, BEAUTY & FITNESS (PL, GL, BOP*)		
Available Products: PL, GL, BOP* PL Revenue Limit: \$5M Limit: \$5M Coverage/Liability Aggregate Limit: \$2M Online Coverage/Liability Limits: \$1M in IL	GL/BOP Square Footage Cap: 35K GL/BOP Gross Sales (up to \$5M by phone for PL/GL) PL State Specific	
Acupressure services (No coverage in NV)	Massage therapy (No GL Footage Cap)	
Acupuncture services (No coverage in NV)	Mental health counseling	
Art therapy	Music therapy	
Audiology (No PL in NV)	Nail technician services (No GL Footage Cap)	

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Appetite Guide

Dance therapy Psychology (No PL in IN) Dist/nutrition services Pilates instruction Drama therapy Small solon owner (No GL Footage Cap) Social work services First aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Martiage and family therapy Yoga instruction Text aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Martiage and family therapy Yoga instruction Text aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Martiage and family therapy Yoga instruction Text aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Martiage and family therapy Yoga instruction Text State Exclusions: No PL in IN Home health aide Personal care aide ANTORIAL SERVICES Valiable Products: GL* [GL Payroll Limit: S500K Coverage/Liability Limit: \$2M Guter or chinney cleaning Lawn care services (residential and commercial) Landscaping/gardening services (residential and commercial) Show blowing and removal (no auto coverage) EGAL (PL, GL, BOP*) Valiable 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		
Dance therapy Psychology (No PL in IN) Dist/nutrition services Pilates instruction Drama therapy Small solon owner (No GL Footage Cap) Social work services First aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Martiage and family therapy Yoga instruction Text aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Martiage and family therapy Yoga instruction Text aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Martiage and family therapy Yoga instruction Text aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Martiage and family therapy Yoga instruction Text State Exclusions: No PL in IN Home health aide Personal care aide ANTORIAL SERVICES Valiable Products: GL* [GL Payroll Limit: S500K Coverage/Liability Limit: \$2M Guter or chinney cleaning Lawn care services (residential and commercial) Landscaping/gardening services (residential and commercial) Show blowing and removal (no auto coverage) EGAL (PL, GL, BOP*) Valiable 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	Barber/hair stylist services (No GL Footage Cap)	Occupational therapy (No PL in IN)
Distruitrition services Plates instruction Plates i	Beautician/cosmetology services (No GL Footage Cap)	Personal training (health & fitness)
Drama therapy Small salon owner (No GL Footage Cap) Esthetician services (No GL Footage Cap) Social work services First aid and CPR training Speech therapy (No coverage in NV) Hypnosis Substance abuse counseling Marriage and family therapy Yoga instruction HEALTH, BEAUTY & FITNESS (PL, GL*) Valiable Products: PL, GL* [PL/GL Gross Sales Limit: \$6M Coverage/Liability Aggregate Limit: \$2M Online (up to 53M by phone) State Exclusions: No PL in IN Home health aide Personal care aide HANTORIAL SERVICES Valiable Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$2M Valiable Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$2M Oryer vent cleaning - Residential cleaning services (interior and exterior) Janitorial/Cleaning services - Small somercial office cleaning (interior only) ANDSCAPING SERVICES Valiable Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$2M Valiable 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) EGAL (PL, GL, BOP*) PL Revenue Limit: \$3M BOP Square Footage Cap: 35K D	Dance therapy	Psychology (No PL in IN)
Esthetician services (No GL Footage Cap) Social work services First aid and CPR training Speech therapy (No coverage in NV) Hypnosis Marriage and family therapy Yoga instruction HEALTH, BEAUTY & FITNESS (PL, GL*) Wailable Products: PL, GL* PL/GL Gross Sales Limit: S5M Coverage/Liability Aggregate Limit: S2M Online (up to SM by phone) State Exclusions: No PL in IN Home health aide Products: GL* GL Payroll Limit: S600K Coverage/Liability Limit: S2M Dryer vent cleaning Antiocal contention of the services State Sector of the services Wailable Products: GL* GL Payroll Limit: S500K Coverage/Liability Limit: S2M Coverage/Liability Aggregate Limit: S3M Coverage/Liability	Diet/nutrition services	Pilates instruction
First aid and CPR training • Speech therapy (No coverage in NV) Hypnosis • Substance abuse counseling Marriage and family therapy • Yoga instruction HEALTH, BEAUTY & FITNESS (PL, GL*) • Yoga instruction Wailable 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 ANITORIAL SERVICES • Residential cleaning services (interior and exterior) Janitorial/cleaning services • Small commercial office cleaning (interior only) ANDSCAPING SERVICES • Residential cleaning services (interior only) Anditable Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$2M Gutter or chinney cleaning • Lawn care services (residential and commercial) Landscaping/gardening services (residential and commercial) • Snow blowing and removal (no auto coverage) LEGAL (PL, GL, BOP*) • Leverage/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 BOP Revenue Limit: \$3M Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone for PL/GL) Claims adjusting (No PL in NY) Expe	Drama therapy	Small salon owner (No GL Footage Cap)
Hypnosis Substance abuse counseling Marriage and family therapy Yoga instruction IEALTH, BEAUTY & FITNESS (PL, GL*) Image: Counseling State Exclusions: No PL in IN Marriage and Jamily therapy Personal care aide MAITORIAL SERVICES Image: Counse And Amily Limit; \$200 M Coverage/Liability Aggregate Li	Esthetician services (No GL Footage Cap)	Social work services
Marriage and family therapy • Yoga instruction tEALTH, BEAUTY & FITNESS (PL, GL*) Wailable Products: PL, GL* PL/GL Gross Sales Limit: \$5M Coverage/Liability Aggregate Limit: \$2M Online (up to 5M by phone) State Exclusions: No PL in IN Home health aide • Personal care aide ANTORIAL SERVICES Wailable Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$2M Dryer vent cleaning • Residential cleaning services (interior and exterior) Janitorial/cleaning services • Smail commercial office cleaning (interior only) ANDSCAPING SERVICES • Lawn care services (residential and commercial) Kvailable Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$2M Gutter or chinney cleaning • Lawn care services (residential and commercial) Landscaping/gardening services (residential and commercial) • Snow blowing and removal (no auto coverage) EGAL (PL, GL, BOP*) Valiable 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 DOP Revenue Limit: \$3M Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone for GL) Legal services </td <td>First aid and CPR training</td> <td>Speech therapy (No coverage in NV)</td>	First aid and CPR training	Speech therapy (No coverage in NV)
tEALTH, BEAUTY & FITNESS (PL, GL*) variable 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 Variable 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) ANDSCAPING SERVICES variable 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) EGAL (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 BOP Revenue Limit: \$3M Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone for GL) Legal services • Trustee services	• Hypnosis	Substance abuse counseling
Wailable Products: PL, GL* PL/GL Gross Sales Limit: \$5M Coverage/Liability Aggregate Limit: \$2M Online (up to \$3M by phone) Home health aide • Personal care aide HANTORIAL SERVICES • Residential cleaning services (interior and exterior) Janitorial/cleaning services • Small commercial office cleaning (interior only) ANDSCAPING SERVICES • Small commercial office cleaning (interior only) Audiable Products: GL* GL Payroll Limit: \$500K Coverage/Liability Limit: \$2M Gutter or chinney cleaning • Lawn care services (residential and commercial) Landscaping/gardening services (residential and commercial) • Snow blowing and removal (no auto coverage) EGAL (PL, GL, BOP*) • Lawn care services (residential and commercial) Valiable Products: PL, GL, BOP* • Lawn care services (residential and commercial) BOP Revenue Limit: \$3M GOP* Court reporting • Lawn care services (residential and commercial) 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 EGAL (GL, BOP*) Coverage/Liability Aggregate Cap: 35K Valiable Products: GL, EOP* GL Square Footage Cap: 35K <th>Marriage and family therapy</th> <th>Yoga instruction</th>	Marriage and family therapy	Yoga instruction
S3M by phone) State Exclusions: No PL in IN Home health aide • Personal care aide IANITORIAL 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) ANDSCAPING 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) EGAL (PL, GL, BOP*) Valiable Products: PL, GL, BOP* PL Revenue Limit: \$3M 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 BOP Revenue Limit: \$3M Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone for GL) Legal services • Trustee services	HEALTH, BEAUTY & FITNESS (PL, GL*)	
ANITORIAL 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) ANDSCAPING SERVICES • Small commercial office cleaning interior only) ANDSCAPING SERVICES • Lawn care services (residential and commercial) Cutter or chimney cleaning • Lawn care services (residential and commercial) Landscaping/gardening services (residential and commercial) • Snow blowing and removal (no auto coverage) EGAL (PL, GL, BOP*) • Coverage/Liability Aggregate 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 Document preparation • Process server EGAL (GL, BOP*) • Residential Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone for GL) Legal services • Trustee services	Available Products: PL, GL* PL/GL Gross Sales Limit: \$3 \$3M by phone) State Exclusions: No PL in IN	5M Coverage/Liability Aggregate Limit: \$2M Online (up to
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) ANDSCAPING 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) EGAL (PL, GL, BOP*) Valiable 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) • Expert witness services Court reporting • Notary services (No PL in CA GL Square Footage Cap: 35K Document preparation • Process server EGAL (GL, BOP*) Wailable Products: GL, BOP* GL Square Footage Cap: 35K Legal services • Revenue Limit: \$3M Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone for GL) Legal services • Trustee services • Trustee services	Home health aide	Personal care aide
Dryer vent cleaning • Residential cleaning services (interior and exterior) Janitorial/cleaning services • Small commercial office cleaning (interior only) ANDSCAPING 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) EGAL (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 EGAL (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) • • •	JANITORIAL SERVICES	
Janitorial/Cleaning services • Small commercial office cleaning (interior only) ANDSCAPING 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) EGAL (PL, GL, BOP*) • Snow blowing and removal (no auto coverage) EGAL (PL, GL, BOP*) • Snow blowing and removal (no auto coverage) 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 EGAL (GL, BOP*) • Notary services (No PL in CA GL Square Footage Cap: 35K Valiable Products: GL, BOP* GL Square Footage Cap: 35K BOP Revenue Limit: \$2M Online (up to \$5M by phone for GL) • Process server EGAL (GL, BOP*) • Notary services (No PL in CA GL Square / Liability Aggregate Limit: \$2M Online (up to \$5M by phone for GL) Legal services • Trustee services	Available Products: GL* GL Payroll Limit: \$500K Cove	erage/Liability Limit: \$2M
ANDSCAPING 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) EGAL (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 BOP Revenue Limit: \$3M Coverage/Liability Aggregate Limit: \$3M Coverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone for GL) EGAL (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	Dryer vent cleaning	Residential cleaning services (interior and exterior)
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) EGAL (PL, GL, BOP*) • Coverage/Liability Aggregate 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) • Expert witness services Claims adjusting (No PL in NY) • Expert witness services (No PL in CA GL Square Footage Cap: 35K Document preparation • Process server EGAL (GL, BOP*) • Notary services (No PL in CA GL Square Footage Cap: 35K Available Products: GL, BOP* • GL Square Footage Cap: 35K BOP Revenue Limit: \$2M Online (up to \$5M by phone for GL) • Trustee services Legal services • Trustee services	Janitorial/cleaning services	Small commercial office cleaning (interior only)
Gutter or chimney cleaning • Lawn care services (residential and commercial) Landscaping/gardening services (residential and commercial) • Snow blowing and removal (no auto coverage) EGAL (PL, GL, BOP*) • Snow blowing and removal (no auto coverage) 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 Document preparation • Process server EGAL (GL, BOP*) • Available Products: GL, BOP* GL Square Footage Cap: 35K BOP Revenue Limit: \$3M Coverage/Liability 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	LANDSCAPING SERVICES	
Landscaping/gardening services (residential and commercial) Snow blowing and removal (no auto coverage) EGAL (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 Document preparation Process server EGAL (GL, BOP*) Expert Simple Cap: 35K BOP Revenue Limit: \$3M Coverage/Liability 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	Available Products: GL* GL Payroll Limit: \$500K Cove	erage/Liability Limit: \$2M
EGAL (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 EGAL (GL, BOP*) • Available Products: GL, BOP* GL Square Footage Cap: 35K BOP Revenue Limit: \$3M Coverage/Liability 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	Gutter or chimney cleaning	Lawn care services (residential and commercial)
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 EGAL (GL, BOP*) Available Products: 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) • Trustee services	Landscaping/gardening services (residential and commercia	al) • Snow blowing and removal (no auto coverage)
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 EGAL (GL, BOP*) • BOP Revenue Limit: \$3M Available Products: GL, BOP* GL Square Footage Cap: 35K Aggregate Limit: \$2M Online (up to \$5M by phone for GL) Legal services • Trustee services	LEGAL (PL, GL, BOP*)	
Court reporting • Notary services (No PL in CA GL Square Footage Cap: 35K Document preparation • Process server EGAL (GL, BOP*) • BOP Revenue Limit: \$3M Coverage/Liability 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		
Document preparation • Process server • EGAL (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	Claims adjusting (No PL in NY)	Expert witness services
EGAL (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	Court reporting	Notary services (No PL in CA GL Square Footage Cap: 35K
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) - - Trustee services	Document preparation	Process server
Aggregate Limit: \$2M Online (up to \$5M by phone for GL) Legal services • Trustee services	LEGAL (GL, BOP*)	
	Available Products: GL, BOP* GL Square Footage Cap: Aggregate Limit: \$2M Online (up to \$5M by phone for GL)	35K BOP Revenue Limit: \$3M Coverage/Liability
MARKETING & PUBLIC RELATIONS	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
 Marketing/media consulting
 Public relations
 Search engine services (SEO/SEM)
- Direct marketing
- Market research

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

Social media consultant

• Other marketing/PR services

- 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: \$5MGL Payroll Limit: \$3MBOP Square Footage Cap: 35KBOP Revenue Limit: \$3MCoverage/Liability Aggregate Limit: \$2M Online (up to \$5M by phone)

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

Game developer

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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