



# Sell Sheets by Profession

Created to help you sell Hiscox NOW<sup>®</sup>  
coverage to our top-quoted professions

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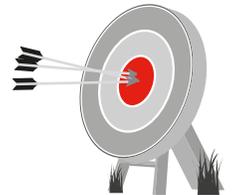
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This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting, terms, conditions,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

# TARGET: TECHNOLOGY PROS



Hiscox NOW® has tailored coverage to meet the specific needs of most tech professionals, **including automatically adding \$200,000 of software copyright infringement to most technology policies\***.



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## **SAME-DAY COVERAGE FOR TECHNOLOGY PROS (including but not limited to):**

- ✓ IT Consultants
- ✓ Software Developers
- ✓ Computer Programmers
- ✓ IT Project Managers
- ✓ Application Service Providers
- ✓ Computer Consultants
- ✓ Database Admins/Designers
- ✓ Hardware Installation Experts
- ✓ Integration Specialists
- ✓ Online Security Specialists
- ✓ System Designers
- ✓ Website Developers

# IT CONSULTANT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS IT CONSULTANTS FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Improper back-up procedures
- ✓ Defamation/libel/slander
- ✓ Loss of client revenue
- ✓ Third-party equipment damage
- ✓ Software/copyright infringement
- ✓ And much more.

### IT CONSULTANT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Dissatisfied client:** an IT consultant is hired to review a client’s website and network security to find weaknesses. A month later, the client’s website gets hacked and he sues the IT consultant for faulty work. Professional liability protects IT consultants against claims of negligence even if they haven’t made a mistake.

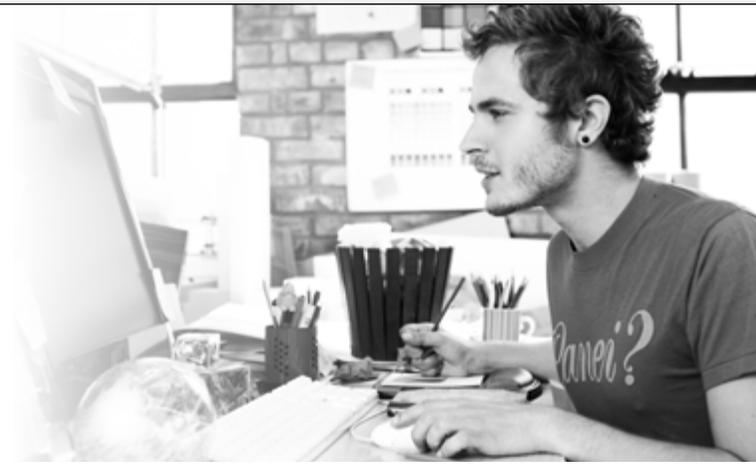
#### GL CLAIM EXAMPLE

**Bodily injury:** an IT consultant’s job often involves equipment setup that can create a high risk environment for property damage or bodily injury. General liability insurance protects IT consultants against third-party claims of bodily injury, associated medical costs and property damage.

PRODUCT DETAILS	
Available products	Tailored, Monoline PL, GL, BOP (Admitted coverage, start-up friendly)
Revenue limit	\$3 million
Average premium	\$84.50/month or \$1,014/year (Monthly payment options, no fees)
Key customization	We automatically add \$200,000 of software copyright infringement coverage most IT consultants need.
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# SOFTWARE DEVELOPER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS SOFTWARE DEVELOPERS FACE:

- ✓ Negligence
- ✓ Loss of client revenue
- ✓ Software error/failure
- ✓ Software/copyright infringement
- ✓ Bodily injury
- ✓ Defamation/libel/slander
- ✓ Damage to client property
- ✓ And much more.

### SOFTWARE DEVELOPER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Copyright infringement:** a software developer is hired to develop a new desktop software. Once the software goes live, the client is approached by a competitor who claims that the software infringes on their intellectual property. The developer is sued for software copyright infringement. Professional liability insurance protects software developers against claims of negligence and software copyright infringement, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

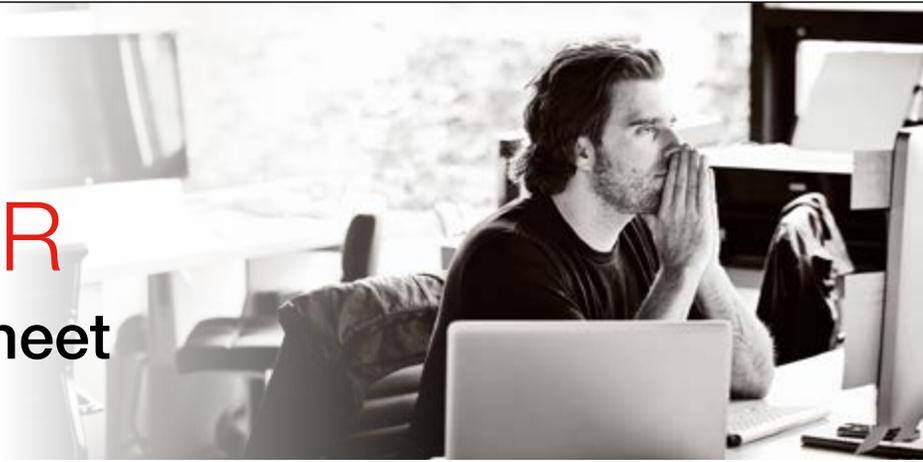
**Damage to client property:** a software developer meets a client at a local coffee shop to review the updated software. The developer accidentally spills a full coffee on the client's laptop and damages the hardware. General liability insurance protects software developers against third-party claims of property damage, bodily injury and associated medical costs.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3 million
<b>Average premium</b>	\$85.25/month or \$1,023/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of software copyright infringement coverage most software developers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# COMPUTER PROGRAMMER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS COMPUTER PROGRAMMERS FACE:

- ✓ Dissatisfied client
- ✓ Software errors
- ✓ Loss of client revenue
- ✓ Software/copyright infringement
- ✓ Bodily injury
- ✓ Defamation/libel/slander
- ✓ Third-party equipment damage
- ✓ And much more.

### COMPUTER PROGRAMMER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Website crash:** a computer programmer creates a new interface for a popular ecommerce website. On the day the interface launches, it causes the site to crash. The company sues the programmer for faulty work and loss of earnings. Professional liability insurance protects computer programmers against such claims of negligence even if they haven't made a mistake.

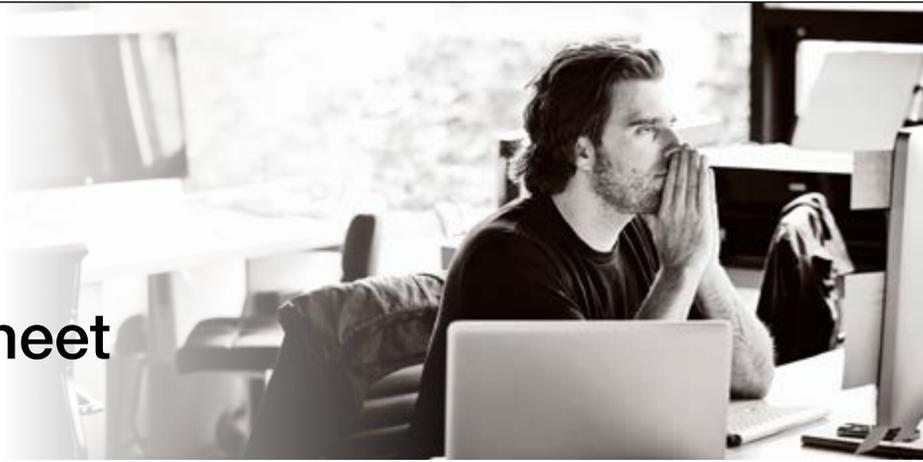
#### GL CLAIM EXAMPLE

**Bodily injury:** a computer programmer works from home one winter day so that he can accept a business delivery. The delivery man slips in the programmer's icy driveway, injures his back and demands the programmer pay the hospital bills. General liability insurance protects computer programmers against third-party claims of bodily injury, associated medical costs and property damage.

PRODUCT DETAILS	
Available products	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
Revenue limit	\$3 million
Average premium	\$94.20/month or \$1,130/year (Monthly payment options, no fees)
Key customization	We automatically add \$200,000 of software copyright infringement coverage most computer programmers need.
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# IT PROJECT MANAGER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS IT PROJECT MANAGERS FACE:

- ✓ Negligence
- ✓ Over budget/behind schedule
- ✓ Failure to meet all requirements
- ✓ Software/copyright infringement
- ✓ Bodily injury
- ✓ Defamation/libel/slander
- ✓ Damage to client property
- ✓ And much more.

### IT PROJECT MANAGER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** an IT project manager is contracted to manage a major technology migration with a hard project end date. Halfway into the project, the IT PM discovers a technical problem that will delay the migration. The client is angry and accuses the project manager of not doing his due diligence of project review up front before signing the contract. Professional liability insurance protects IT project managers against claims of negligence and software copyright infringement, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Damage to client property:** an IT project manager is hired to integrate a set of company tablets with their main network. While carrying a handful of tablets to the back office, the project manager trips, drops the tablets and five of them are completely destroyed. General liability insurance protects IT project managers against third-party claims of property damage, bodily injury and associated medical costs.

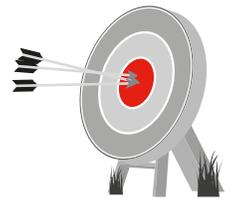
### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3 million
<b>Average premium</b>	\$82/month or \$985/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of software copyright infringement coverage most IT project managers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# TARGET: HEALTH AND FITNESS PROS

(NON-MEDICAL)

Hiscox NOW® has tailored coverage to meet the specific needs of most health and fitness professionals (non-medical), **including automatically adding \$200,000 of sexual misconduct claim coverage to most health and fitness policies.\***



\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

## **SAME-DAY COVERAGE FOR HEALTH PROS (including but not limited to):**

- ✓ Personal Trainers
- ✓ Yoga/Pilates Instructors
- ✓ Massage Therapists
- ✓ Mental Health Counselors
- ✓ Social Workers
- ✓ Acupuncturists
- ✓ Acupressurists
- ✓ Family Counselors
- ✓ Hypnotists
- ✓ Nutritionists/Dieticians
- ✓ Occupational Therapists
- ✓ Psychologists

# PERSONAL TRAINER

## Hiscox NOW® Sell Sheet



### RISKS PERSONAL TRAINERS FACE:

- ✓ Negligence/dissatisfied client
- ✓ Chronic pain after training
- ✓ Injury sustained during a workout
- ✓ Defamation/libel/slander
- ✓ Third-party accidental equipment damage
- ✓ Bodily injury
- ✓ Loss of personal information
- ✓ And much more.

### PERSONAL TRAINER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** following a personal training session, a client feels dizzy, experiences chest pain and has to be rushed to the hospital. The client later claims that the trainer caused her heart attack and mental anguish. Professional liability protects personal trainers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** while waiting to begin a personal training session, a client accidentally trips over another customer's gym bag and blames the trainer for not keeping the area clear. General liability insurance protects trainers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$1 million
<b>Average premium</b>	\$95.75/month or \$1,449/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of sexual misconduct claim coverage* and \$25,000 of personally identifiable information coverage most personal trainers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# YOGA/PILATES INSTRUCTOR

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS YOGA/PILATES INSTRUCTORS FACE:

- ✓ Chronic pain after training
- ✓ Bodily injury
- ✓ Loss of personal information
- ✓ Inadequate supervision
- ✓ Injuries sustained during a workout
- ✓ Defamation/libel/slander
- ✓ Third-party accidental equipment damage
- ✓ And much more.

### YOGA/PILATES INSTRUCTOR CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a regular pilates client starts to experience severe back pain and makes a claim against the studio for negligently instructing her. Professional liability protects yoga and pilates instructors and studio owners against such claims and will appoint an attorney to defend them, if necessary, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a yoga student in an advanced class loses his balance and falls against the mirror, breaking it and cutting himself. General liability insurance protects yoga and pilates instructors and studio owners against third-party claims of bodily injury, damage to other's property, and related medical costs.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$1 million
<b>Average premium</b>	\$68.58/month or \$823/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of sexual misconduct claim coverage* and \$25,000 of personally identifiable information coverage most yoga and pilates instructors need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# MASSAGE THERAPIST

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS MASSAGE THERAPISTS FACE:

- ✓ Negligence
- ✓ Bodily injury
- ✓ Injury sustained during treatment
- ✓ Accidental damage to client's property
- ✓ Sexual misconduct\*
- ✓ Defamation/libel/slander
- ✓ Loss of personal information
- ✓ And much more.

### MASSAGE THERAPIST CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a massage therapist performs a deep tissue massage on a client who had noted shoulder pain prior to the treatment. While performing a shoulder stretch on the massage chair, the patient winces and asks the therapist to stop. A day later the client accuses the therapist of causing a torn ligament in his shoulder, requiring surgery. Professional liability insurance protects massage therapists against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Property damage:** a massage therapist is visiting a client's home for an in-home massage and accidentally knocks over a laptop, breaking it. General liability insurance protects massage therapists against third-party claims of property, bodily injury and related medical costs.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$250,000
<b>Average premium</b>	\$68.58/month or \$823/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of sexual misconduct claim coverage* most massage therapists need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# MENTAL HEALTH COUNSELOR

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS MENTAL HEALTH COUNSELORS FACE:

- ✓ Negligence/dissatisfied client
- ✓ Sexual impropriety
- ✓ Breach of confidentiality/privacy
- ✓ Defamation/libel/slander
- ✓ Third-party accidental property damage
- ✓ Bodily injury
- ✓ Improper death of a patient or someone else, including suicide
- ✓ And much more.

### MENTAL HEALTH COUNSELOR CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a parent hired a substance abuse counselor for her son. After a few sessions, the son tells his parents that the treatment is working. A month later, however, the son is arrested for a DUI. The parents are irate and sue the counselor for negligence. Professional liability protects substance abuse, mental health, and marriage and family counselors against claims of negligence even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a family counselor rents office space in a professional building. A young patient becomes very upset during her counseling session and jumps up out of her chair, knocking it over and fractures her arm. General liability insurance protects marriage and family, mental health and substance abuse counselors and against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$1 million
<b>Average premium</b>	\$131.58/month or \$1,579/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of sexual misconduct claim coverage* and \$25,000 of personally identifiable information coverage most mental health counselors need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# SOCIAL WORKER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS SOCIAL WORKERS FACE:

- ✓ Dissatisfied client/negligence
- ✓ Sexual impropriety
- ✓ Breach of confidentiality/privacy
- ✓ Defamation/libel/slander
- ✓ Failure to diagnose/incorrect diagnosis
- ✓ Bodily injury
- ✓ Improper death of a patient or someone else, including suicide
- ✓ And much more.

### SOCIAL WORKER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a social worker is treating a troubled family to help them better communicate, but progress is slow. The daughter runs away from home and the family blames the social worker, demands their money back and sues for damages. Professional liability protects social workers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a family brings their children to an appointment at the social workers office. The children begin climbing on a desk and the desk falls over, injuring the children. The family sues the social worker for pain and suffering and the medical costs associated with the injury. General liability insurance protects social workers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

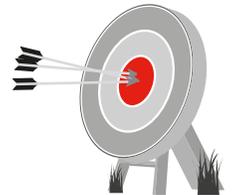
<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$1 million
<b>Average premium</b>	\$182.58/month or \$2,191/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of sexual misconduct claim coverage* and \$25,000 of personally identifiable information coverage most social workers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# TARGET: BEAUTY PROS



Hiscox NOW® has tailored coverage to meet the specific needs of most beauty professionals, **including automatically adding \$200,000 of sexual misconduct claim coverage to most beauty policies.\***



\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

## **SAME-DAY COVERAGE FOR BEAUTY PROS (including but not limited to):**

- ✓ Beauticians/Cosmetologists
- ✓ Nail Technicians
- ✓ Small Salon Owners
- ✓ Barbers/Hair Stylists
- ✓ Estheticians
- ✓ Spa Owners

# BEAUTICIAN/ COSMETOLOGIST

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS BEAUTICIANS/ COSMETOLOGISTS FACE:

- ✓ Allergy-related reactions
- ✓ Improper application of products
- ✓ Negligence
- ✓ Bodily injury
- ✓ Third-party accidental property damage
- ✓ Defamation/libel/slander
- ✓ Emotional distress
- ✓ And much more.

### BEAUTICIAN/COSMETOLOGIST CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Loss of personal information:** a cosmetologist accidentally misplaced a file with sensitive client information. Although it was an accident, the information was compromised and the client sued the cosmetologist. Professional liability insurance protects beauticians and cosmetologists against claims of negligence and loss of personally identifiable information.

#### GL CLAIM EXAMPLE

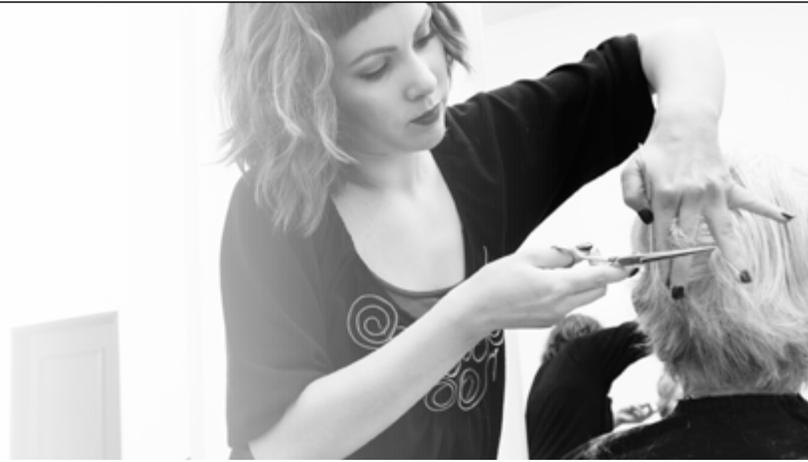
**Make-up spill:** a make-up artist went to a bride's home to do the bridal party's make-up before the wedding. She spilled liquid eyeliner on an expensive carpet, staining it. The bride's parents sued for the cost to clean the carpet. General liability insurance protects beauticians and cosmetologists against third-party claims of property damage, bodily injury and related medical costs.

PRODUCT DETAILS	
Available products	Tailored, Monoline PL & GL (Admitted coverage, start-up friendly)
Revenue limit	\$1 million
Average premium	\$103.46/month or \$1,242/year (Monthly payment options, no fees)
Key customization	We automatically add \$200,000 of sexual misconduct claim coverage most beauticians/cosmetologists need.*
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# BARBER/ HAIR STYLIST

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS BARBERS/HAIR STYLISTS FACE:

- ✓ Emotional distress
- ✓ Treatment gone wrong
- ✓ Loss of personal information
- ✓ Negligence
- ✓ Defamation/libel/slander
- ✓ Third-party accidental property damage
- ✓ Bodily injury
- ✓ And much more.

### BARBER/HAIR STYLIST CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Emotional distress:** a hairdresser leaves hair dye treatment on a client for too long which results in scalp burns. The client sues for emotional distress, bodily injury and loss of wages because she could not return to work for several weeks. Professional liability insurance protects hairdressers and barbers against claims of negligence, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a barber's client attempts to get into the chair but slips and falls on the floor fracturing a finger and hitting his head. General liability insurance protects barbers against third-party claims of bodily injury, associated medical costs and property damage.

PRODUCT DETAILS	
Available products	Tailored, Monoline PL & GL (Admitted coverage, start-up friendly)
Revenue limit	\$1 million
Average premium	\$92.37/month or \$1,108/year (Monthly payment options, no fees)
Key customization	We automatically add \$200,000 of sexual misconduct claim coverage most barbers/hair stylists need.*
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# NAIL TECHNICIAN

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS NAIL TECHNICIANS FACE:

- ✓ Negligence
- ✓ Unsanitary instruments
- ✓ Contaminated chemicals
- ✓ Failure to inform client of fungus
- ✓ Failure to inform client of potential side effects
- ✓ Defamation/libel/slander
- ✓ Bodily injury
- ✓ And much more.

### NAIL TECHNICIAN CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a nail technician applies foot cream on her client after a pedicure. The client has an allergic reaction to the foot cream, sees a doctor and insists the nail technician pays the doctor bill. Professional liability insurance protects nail technicians against such claims of negligence, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a client stands up to stretch her legs after a lengthy nail treatment but slips on a wet spot on the floor and has to go to the emergency room. General liability insurance protects nail technicians against third-party claims of bodily injury, associated medical costs and property damage.

PRODUCT DETAILS	
Available products	Tailored, Monoline PL & GL (Admitted coverage, start-up friendly)
Revenue limit	\$1 million
Average premium	\$82.44/month or \$989/year (Monthly payment options, no fees)
Key customization	We automatically add \$200,000 of sexual misconduct claim coverage most nail technicians need.*
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# ESTHETICIAN

## Hiscox NOW® Sell Sheet



### RISKS ESTHETICIANS FACE:

- ✓ Dissatisfied client
- ✓ Allergic reactions
- ✓ Bodily injury
- ✓ Third-party accidental property damage
- ✓ Defamation/libel/slander
- ✓ Failure to inform client of potential side effects
- ✓ Emotional distress
- ✓ And much more.

### ESTHETICIAN CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Skin reaction:** an esthetician applied a chemical peel to a client, unaware that the client recently spent considerable time in a tanning booth. The client had a reaction to the peel, resulting in painful and unsightly blisters that took weeks to heal. The client sued the esthetician for emotional distress and negligence. Professional liability insurance can protect estheticians against claims of negligence, and will appoint an attorney to defend them if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** an esthetician's customer arrived for an appointment on a rainy day. The salon floor was wet and the customer fell and twisted her ankle requiring emergency treatment. General liability insurance protects estheticians against third-party claims of bodily injury, associated medical costs and property damage.

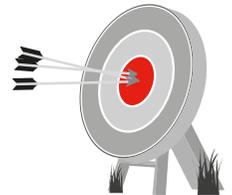
PRODUCT DETAILS	
Available products	Tailored, Monoline PL, GL, BOP (Admitted coverage, start-up friendly)
Revenue limit	\$1 million
Average premium	\$84/month or \$1,008/year (Monthly payment options, no fees)
Key customization	We automatically add \$200,000 of sexual misconduct claim coverage most estheticians need.*
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

\*In Illinois, the sexual misconduct claim coverage limit is equal to the policy's per claim limit of liability.

# TARGET: CONSULTING AND EDUCATION PROS



Hiscox NOW® has tailored coverage to meet the specific needs of most consulting and education professionals, **including automatically adding \$25,000 of third-party electronic data liability coverage to most policies.\***



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## **SAME-DAY COVERAGE FOR CONSULTING PROS (including but not limited to):**

- ✓ Business Consultants
- ✓ Human Resource Consultants
- ✓ Life/Career/Executive Coaches
- ✓ Management Consultants
- ✓ Education Consultants
- ✓ Recruiters
- ✓ Research Consultants
- ✓ Tutors

# BUSINESS CONSULTANT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS BUSINESS CONSULTANTS FACE:

- ✓ Negligence
- ✓ Loss of or damage to client data
- ✓ Errors and omissions by temporary staff
- ✓ Accidental bodily injury
- ✓ Accidental damage to client property
- ✓ Defamation, libel, slander
- ✓ Emotional distress
- ✓ And much more.

### BUSINESS CONSULTANT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Dissatisfied client:** a consultant recommended that a client restructure his business, including selling off marginal business units. The strategy backfired as the sold off units begin to prosper and the core business declines. The client sued the consultant for giving him bad advice. Professional liability insurance protects business consultants against claims of negligence and will appoint an attorney to defend them, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Damage to client property:** a business consultant was onsite at a client location. While eating lunch at his desk one day, he accidentally spilled his soda all over the client's iPad. General liability insurance protects business consultants against third-party claims of property damage, bodily injury and associated medical costs.

PRODUCT DETAILS	
Available products	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
Revenue limit	\$3 million
Average premium	\$81.63/month or \$980/year (Monthly payment options, no fees)
Key customization	We automatically add \$25,000 of third-party electronic data liability coverage most business consultants need.
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# MANAGEMENT CONSULTANT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS MANAGEMENT CONSULTANTS FACE:

- ✓ Accidental bodily injury
- ✓ Dissatisfied client
- ✓ Breach of contract
- ✓ Exceeding project schedule or budget
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### MANAGEMENT CONSULTANT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Dissatisfied client:** a management consultant recommended a restructuring at the executive level. Several executives were let go, and soon the company’s sales declined. After six months sales had not recovered. The client sued the consultant for bad advice. Professional liability insurance protects management consultants against negligence and will appoint an attorney to defend them.

#### GL CLAIM EXAMPLE

**Bodily injury:** a management consultant was working onsite at a client location. The client tripped over the consultant’s briefcase, injuring himself. He sued the consultant for bodily injury. General liability insurance protects management consultants against third-party claims of property damage, bodily injury and associated medical costs.

PRODUCT DETAILS	
Available products	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
Revenue limit	\$3 million
Average premium	\$80.87/month or \$970/year (Monthly payment options, no fees)
Key customization	We automatically add \$25,000 of third-party electronic data liability coverage most management consultants need.
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# RESEARCH CONSULTANT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS RESEARCH CONSULTANTS FACE:

- ✓ Dissatisfied client
- ✓ Discrimination
- ✓ Negligence
- ✓ Accidental bodily injury to a third-party
- ✓ Copyright infringement
- ✓ Trademark infringement
- ✓ Third-party property damage
- ✓ And much more.

### RESEARCH CONSULTANT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a research consultant accepted a project with a tight schedule. The consultant began the work but the client changed the scope of the project several times. Once the report was complete, the client accused the consultant of failing to verify the data he used in the interest of saving time. Professional liability insurance protects consultants against claims of negligence, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Accidental property damage:** a research consultant was at the office of a prospective client to discuss a project. The consultant accidentally knocked over and broke an antique lamp on the client's desk. General liability insurance protects research consultants against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3 million
<b>Average premium</b>	\$73.52/month or \$882/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of copyright infringement coverage most research consultants need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# HUMAN RESOURCE CONSULTANT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS HR CONSULTANTS FACE:

- ✓ Dissatisfied client
- ✓ Discrimination
- ✓ Defamation, libel, slander
- ✓ Accidental bodily injury to a third-party
- ✓ Negligence
- ✓ Emotional distress
- ✓ Third-party property damage
- ✓ And much more.

### HR CONSULTANT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** an HR consultant was asked to make recommendations to a company in which morale was low. Several suggestions were implemented, but morale continued to decline and several managers left the company, resulting in a revenue decline. The consultant was sued for negligence. Professional liability insurance protects HR consultants against claims of negligence, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Slander:** an HR consultant was discussing a former client with another consultant, and said some untrue things. The conversation was overheard and got back to the former client, who sued the consultant for slander. General liability insurance protects HR consultants against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3 million
<b>Average premium</b>	\$81.22/month or \$975/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$25,000 of third-party electronic data liability coverage most HR consultants need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# EDUCATION CONSULTANT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS EDUCATION CONSULTANTS FACE:

- ✓ Third-party accidental bodily injury
- ✓ Breach of contract
- ✓ Inappropriate recommendations
- ✓ Third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### EDUCATION CONSULTANT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Failing to perform services:** an educational consultant was retained by a school system to design a curriculum to improve standardized test scores, particularly in math. The new curriculum was implemented, but test scores declined, so the school system sued the consultant. Professional liability insurance protects education consultants against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Property damage:** an educational consultant went to a student's home to help the student on his college essay. While they were working, the consultant accidentally dropped the student's brand new laptop computer, breaking it. The parents demanded that the consultant pay to replace the computer. General liability insurance protects education consultants against third-party claims of property damage, bodily injury and associated medical costs.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3 million
<b>Average premium</b>	\$84.19/month or \$1,010/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$25,000 of third-party electronic data liability coverage most education consultants need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# TUTOR

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS TUTORS FACE:

- ✓ Dissatisfied client
- ✓ Third-party accidental bodily injury
- ✓ Emotional distress
- ✓ Defamation, libel, slander
- ✓ Breach of contract
- ✓ Negligence
- ✓ Third-party property damage
- ✓ And much more.

### TUTOR CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Dissatisfied client:** parents hired a tutor to help their child improve his standardized test scores. After several weeks of tutoring sessions, the student took the test for the second time and received lower scores than the first time. The parents sued for a refund of the fees they paid the tutor. Professional liability insurance protects tutors against claims of negligence and will appoint an attorney to defend them, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Damage to third-party property:** a tutor goes to the home of a student. While they are working, the tutor accidentally knocks over a very expensive lamp, breaking it. The student's parents demand that the tutor replace the lamp. General liability insurance protects tutors against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3 million
<b>Average premium</b>	\$72.58/month or \$871/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# LIFE/CAREER/ EXECUTIVE COACH

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS FACED:

- ✓ Dissatisfied client
- ✓ Third-party accidental bodily injury
- ✓ Loss of client’s wages based on advice
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Breach of contract
- ✓ Third-party property damage
- ✓ And much more.

### LIFE/CAREER/EXECUTIVE COACH CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a career coach was working with a manager to help him change careers. The coach inadvertently sent an email to the client’s work address, and it was seen by her superior. The client was fired, and sued the coach. Professional liability insurance protects life, career and executive coaches against claims of negligence and will appoint an attorney to defend them, if needed.

#### GL CLAIM EXAMPLE

**Property damage:** an executive coach attended a meeting at the offices of a client. During the meeting, the coach inadvertently spilled a cup of coffee on an expensive piece of video equipment and ruined it. The client demanded reimbursement for the cost of the equipment. General liability insurance protects life, career and executive coaches against third-party claims of property damage, bodily injury and associated medical costs.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3 million
<b>Average premium</b>	\$75/month or \$900/year (Monthly payment options, no fees)
<b>Key customization</b>	
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# RECRUITER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS RECRUITERS FACE:

- ✓ Dissatisfied client
- ✓ Breach of contract
- ✓ Third-party accidental bodily injury
- ✓ Third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Lost wages
- ✓ And much more.

### RECRUITER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a recruiter was retained by a technology company to secure candidates for a very specialized, technical position. After three months, during which dozens of candidates were presented to the company, no offer had been extended to any candidate. The company sued the recruiter, alleging that they failed to do their job. Professional liability insurance protects recruiters against claims of negligence and will appoint an attorney to defend them, if needed.

#### GL CLAIM EXAMPLE

**Slander:** a recruiter made disparaging and untrue remarks about a candidate to the human resources director of a client company. The candidate turned out to be related to an executive at the client company, and the conversation got back to the candidate, who sued the recruiter for slander. General liability insurance protects recruiters against third-party claims of slander, property damage, bodily injury and associated medical costs.

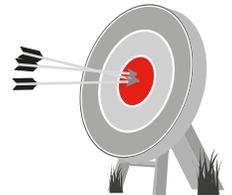
### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3 million
<b>Average premium</b>	\$93.13/month or \$1,118/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# TARGET: ARCHITECTS AND ENGINEERS



Hiscox NOW<sup>®</sup> has tailored coverage to meet the specific needs of architects and engineers, **including automatically adding \$5,000 of FHA/OSHA/ADA regulatory proceeding coverage to most policies.**



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## **SAME-DAY COVERAGE FOR ARCHITECTS AND ENGINEERS (including but not limited to):**

- ✓ Architects
- ✓ Engineers
- ✓ A&E Project Managers
- ✓ Building Inspectors
- ✓ Draftsmen (including CAD/CAM)
- ✓ Environmental Engineers
- ✓ Civil Engineers
- ✓ Industrial Engineers
- ✓ Control System Integrators
- ✓ Landscape Architects
- ✓ Electric Engineers
- ✓ Transportation Engineers

# ARCHITECT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS ARCHITECTS FACE:

- ✓ Dissatisfied client
- ✓ Negligence
- ✓ Bodily injury
- ✓ Wrong advice
- ✓ Code violations
- ✓ Accidental third-party property damage
- ✓ And much more.

### ARCHITECT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Code violations:** an architect who designed a new school was unaware that the accessibility requirements for schools in the state had recently changed, and were now different from other public buildings. The school was cited for code violations and the architect had to appear in court. Professional liability insurance protects architects against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a prospective client came to an architect's office to discuss a project. The client tripped on the stairs leading to the office, fell down the stairs and broke his arm. General liability insurance protects architects against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$500,000
<b>Average premium</b>	\$166.45/month or \$1,997/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$5,000 of FHA/OSHA/ADA regulatory proceeding coverage most architects need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY Professional liability not available in VA.

# ENGINEER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS ENGINEERS FACE:

- ✓ Dissatisfied client
- ✓ Negligence
- ✓ Bodily injury
- ✓ Wrong advice
- ✓ Accidental third-party property damage
- ✓ And much more.

### ENGINEER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Failure to supervise:** an engineer hired a junior designer to help with the design of a commercial office building. Although the designer had experience working on similar projects, he made several errors in his plans that were not discovered until the project was under construction. The project was delayed as plans had to be modified, and the owner sued the engineer for costs associated with the delay. Professional liability insurance protects engineers against claims of negligence and will appoint an attorney to defend them, if needed.

#### GL CLAIM EXAMPLE

**Bodily injury:** an engineer is giving a site tour to a client. Despite being instructed to wear a hard hat on the job site, the client does not, and incurs a head injury. The engineer is sued for the medical costs associated with the client's injury. General liability insurance protects engineers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$500,000
<b>Average premium</b>	\$190/month or \$2,280/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$5,000 of FHA/OSHA/ADA regulatory proceeding coverage most engineers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY Professional liability not available in VA.

# A&E PROJECT MANAGER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS A&E PROJECT MANAGERS FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Failure to supervise
- ✓ Accidental third-party property damage
- ✓ Defamation, liabel, slander
- ✓ Negligence
- ✓ Project delays
- ✓ And much more.

### A&E PROJECT MANAGER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a project manager evaluated the proposals of several contractors, and selected the contractor who gave the lowest bid. The project manager did not notice that the proposal included materials that did not meet the standards set by the owner. Once the project was underway, the correct materials were purchased and used, but the project exceeded its budget due to the mistake. Professional liability insurance protects A&E project managers against claims of negligence and will appoint an attorney to defend them, if needed.

#### GL CLAIM EXAMPLE

**Accidental damage to third-party property:** while performing an inspection at a job site, a project manager inadvertently knocked the general contractor's laptop computer off a table onto the floor, breaking it. General liability insurance protects A&E project managers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$500,000
<b>Average premium</b>	\$270.58/month or \$3,247/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$5,000 of FHA/OSHA/ADA regulatory proceeding coverage most A&E project managers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY Professional liability not available in VA.

# BUILDING INSPECTOR

## Hiscox NOW® Sell Sheet



### RISKS BUILDING INSPECTORS FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Medical expenses
- ✓ Emotional distress
- ✓ And much more.

### BUILDING INSPECTOR CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a building inspector signed off on the inspection of a new school. Shortly after the school opened, the parents of a disabled child claimed that the school did not meet accessibility standards. The school system sued the building inspector. Professional liability insurance protects building inspectors against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Medical expenses:** a building inspector needed to hire a consultant to help with a project. He took a candidate on a tour of the job site which was still under construction. The consultant tripped on a piece of equipment, sustaining injuries which required hospitalization. General liability insurance protects building inspectors against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$500,000
<b>Average premium</b>	\$197.92/month or \$2,375/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$5,000 of FHA/OSHA/ADA regulatory proceeding coverage most building inspectors need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY Professional liability not available in VA.

# DRAFTSMAN (INCLUDING CAD/CAM) Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS DRAFTSMEN FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Project delays
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### DRAFTSMAN CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Lost data:** a contract draftsman was working on plans for a hospital addition. He inadvertently deleted the layer of the file that contained the electrical specifications. He was unable to recover the data, and the electrical work had to be completely re-done, setting the project schedule back. Professional liability insurance protects draftsmen against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

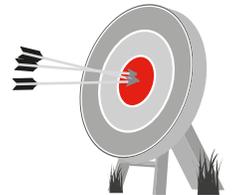
**Bodily injury:** a draftsman was visiting a job site to make last minute adjustments to his drawings. He left his laptop bag on the floor and one of the workers tripped over it, sustaining injuries that required a trip to the emergency room and stitches. General liability insurance protects draftsmen against third-party claims of bodily injury, associated medical costs and property damage.

PRODUCT DETAILS	
Available products	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
Revenue limit	\$500,000
Average premium	\$197.92/month or \$2,375/year (Monthly payment options, no fees)
Key customization	We automatically add \$5,000 of FHA/OSHA/ADA regulatory proceeding coverage most building inspectors need.
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY Professional liability not available in VA.

# TARGET: REAL ESTATE PROS



Hiscox NOW<sup>®</sup> has tailored coverage to meet the specific needs of real estate professionals, **including automatically adding \$100,000 of Fair Housing Act claim coverage to most real estate policies.**



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## **SAME-DAY COVERAGE FOR REAL ESTATE PROS (including but not limited to):**

- ✓ Real Estate Agents/Brokers
- ✓ Property Managers

# REAL ESTATE AGENT/BROKER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS REAL ESTATE AGENTS/ BROKERS FACE:

- ✓ Dissatisfied client
- ✓ Discrimination
- ✓ Bodily injury
- ✓ Third-party property damage
- ✓ Negligence
- ✓ Conflict of interest
- ✓ And much more.

### REAL ESTATE AGENT/BROKER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a real estate broker listed a home in a high-demand neighborhood, and the house went under agreement almost immediately. After the closing, the seller heard of another home in the same area that sold for a higher price, and sued the realtor, charging that their home was underpriced. Professional liability insurance protects real estate agents against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Third-party property damage:** a couple who is selling their home met with a real estate broker at her office to sign the contract. As they left the office, the wife slipped and fell on the icy steps outside the office and injured herself. General liability insurance protects real estate agents against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$500,000
<b>Average premium</b>	\$143.08/month or \$1,717/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$100,000 of Fair Housing Act claim coverage most real estate agents/brokers need.
<b>Available in all states except</b>	AK, CA, CO, DE, HI, IA, ID, KY, LA, ME, MS, MT, ND, NE, NM, RI, SD, TN, VT, WV and WY General liability not available in VA.

# PROPERTY MANAGER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS PROPERTY MANAGERS FACE:

- ✓ Discrimination
- ✓ Bodily injury
- ✓ Negligence
- ✓ Third-party property damage
- ✓ Defamation, libel, slander
- ✓ Emotional distress
- ✓ And much more.

### PROPERTY MANAGER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Discrimination:** a property manager was sued for failing to rent an apartment to a prospective tenant, who claimed they were turned down because of their religion. Professional liability insurance protects property managers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a shopper went to a mall during a snowstorm, and slipped and fell on the sidewalk on their way out of the mall. The shopper was injured and required a trip to the emergency room. The shopper sued the mall's property manager for failing to clear the sidewalks. General liability insurance protects property managers against third-party claims of bodily injury, associated medical costs and property damage.

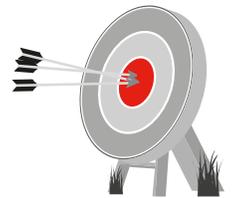
### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$500,000
<b>Average premium</b>	\$175.67/month or \$2,108/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$25,000 of contingent bodily injury/property damage coverage most property managers need.
<b>Available in all states except</b>	AK, CA, CO, DE, HI, IA, ID, KY, LA, ME, MS, MT, ND, NE, NM, RI, SD, TN, VT, WV and WY

# TARGET: CREATIVE PROS



Hiscox NOW<sup>®</sup> has tailored coverage to meet the specific needs of creative professionals, **including automatically adding tailored coverage to all creative policies.**



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## **SAME-DAY COVERAGE FOR CREATIVE PROS (including but not limited to):**

- ✓ Photographers
- ✓ Graphic Designers
- ✓ Website Designers
- ✓ Interior Designers

# PHOTOGRAPHER

## Hiscox NOW® Sell Sheet



### RISKS PHOTOGRAPHERS FACE:

- ✓ Damaged or missing pictures
- ✓ Accidental third-party property damage
- ✓ Negligence
- ✓ Dissatisfied client
- ✓ Bodily injury to a third-party
- ✓ Third-party medical costs
- ✓ Lost or damaged equipment
- ✓ Defamation, libel, slander
- ✓ And much more.

### PHOTOGRAPHER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Dissatisfied client:** a photographer was hired for a wedding, but she forgot to take pictures of key family members. The bride made a claim against the photographer for negligence in providing the agreed-upon services. Professional liability insurance protects photographers against claims of negligence and will appoint an attorney to defend them, if needed.

#### BOP CLAIM EXAMPLE

**Equipment damage:** a photographer hired an assistant to help out in the studio during his busy season for weddings and graduations. The assistant left a window open in the studio one night and rain got into the studio, damaging several cameras and a computer. General liability insurance protects photographers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$68.23/month or \$819/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$25,000 of contingent bodily injury/property damage coverage most photographers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# GRAPHIC DESIGNER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS GRAPHIC DESIGNERS FACE:

- ✓ Dissatisfied client
- ✓ Copyright infringement
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Negligence
- ✓ And much more.

### GRAPHIC DESIGNER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Copyright infringement:** a graphic designer created a logo for a client in the technology space. The logo was similar to that of another company, which sued for copyright infringement. The client's insurance company refused to pay the claim, alleging that the infringement was the fault of the designer, even though the similarity was inadvertent. Professional liability insurance protects graphic designers against claims of negligence and will appoint an attorney to defend them, if needed.

#### GL CLAIM EXAMPLE

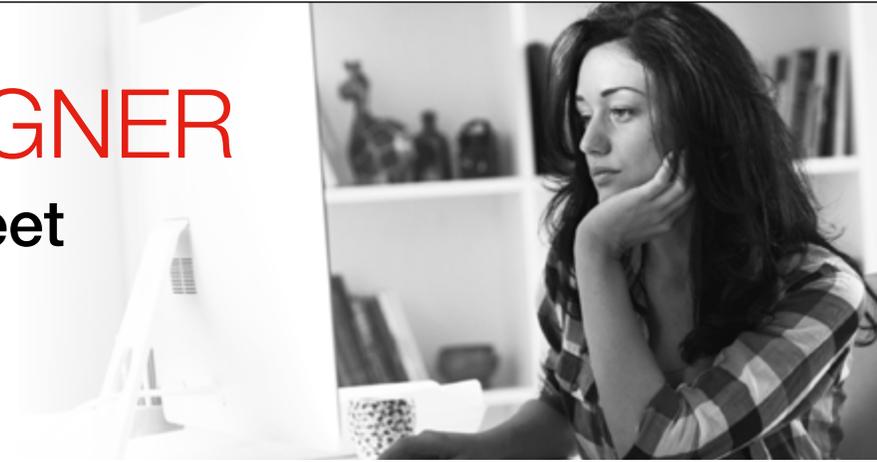
**Property damage:** a graphic designer was working at a client's site and accidentally spilled a cup of coffee on a high-end printers, damaging it beyond repair. General liability insurance protects graphic designers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$88.56/month or \$1,063/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of copyright infringement coverage most graphic designers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# WEBSITE DESIGNER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS WEBSITE DESIGNERS FACE:

- ✓ Data loss
- ✓ Loss of business income
- ✓ Bodily injury
- ✓ Dissatisfied client
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### WEBSITE DESIGNER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Loss of business income:** a website designer finished a new site design for an ecommerce company. The day the new site was launched, a bug in the design caused the site to crash. The site was down for three days while the problem was diagnosed and corrected. The client sued the designer for the income lost during that time. Professional liability insurance protects website designers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a website designer was working onsite at a client's office. He left his laptop bag on the floor and one of the client's employees tripped over it, injuring herself. The designer was sued for the employee's medical costs and lost wages. General liability insurance protects website designers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$71.78/month or \$861/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$25,000 of third-party electronic data liability coverage (to GL policies) most website designers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# INTERIOR DESIGNER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS INTERIOR DESIGNERS FACE:

- ✓ Dissatisfied client
- ✓ Accidental third-party property damage
- ✓ Emotional distress
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Bodily injury
- ✓ And much more.

### INTERIOR DESIGNER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** an interior designer was hired to redecorate the dining room of a high-level executive in anticipation of an important dinner party. The custom-made dining table and chairs were not ready in time for the party due to a delay on the part of the craftsman. The client sued the designer for not completing the project in accordance with the schedule. Professional liability insurance protects interior designers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Property damage:** an interior designer was touring a potential client's home in order to provide an estimate to redecorate the living and dining rooms. While she was there, she accidentally bumped into a table and knocked off an expensive vase, which shattered. The prospective client sued the designer for the replacement cost of the vase. General liability insurance protects interior designers against third-party claims of bodily injury, associated medical costs and property damage.

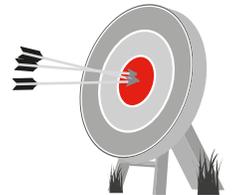
### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL and GL (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$87.32/month or \$1,048/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of pollution liability claim coverage most interior designers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# TARGET: MARKETING PROS



Hiscox NOW<sup>®</sup> has tailored coverage to meet the specific needs of real estate professionals, **including automatically adding \$200,000 of copyright infringement coverage to most marketing policies.**



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## **SAME-DAY COVERAGE FOR MARKETING PROS (including but not limited to):**

- ✓ Marketing/Media Consultants
- ✓ Event Planners/Promoters
- ✓ Public Relation Pros
- ✓ Marketing Researchers
- ✓ Advertisers
- ✓ Direct Marketers
- ✓ Brand Consultants
- ✓ SEO/SEM Marketers
- ✓ Creative Planners
- ✓ Social Media Consultants
- ✓ Digital Marketing Pros
- ✓ And many more.



# MARKETING/MEDIA CONSULTANT

## Hiscox NOW<sup>®</sup> Sell Sheet

### RISKS MARKETING/MEDIA CONSULTANTS FACE:

- ✓ Copyright infringement
- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Negligence
- ✓ And much more.

### MARKETING/MEDIA CONSULTANT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a media consultant working on an ad campaign for a new product placed ads in several print trade publications. The largest of the publication placed the ad on a page directly opposite a competitor’s ad for a similar product. The client sued the media consultant for negligence. Professional liability insurance protects media consultants against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven’t made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** at a media event being held at a consultant’s office, a journalist had too much to drink and stumbled into a table, knocking it over, breaking several glasses and injuring himself. He brought a claim for his injuries against the consultant. General liability insurance protects media consultants against third-party claims of bodily injury, associated medical costs and property damage.

PRODUCT DETAILS	
Available products	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
Revenue limit	\$3M
Average premium	\$80.97/month or \$972/year (Monthly payment options, no fees)
Key customization	We automatically add \$200,000 of copyright infringement coverage most marketing and media consultants need.
Available in all states except	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# EVENT PLANNER/ PROMOTER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS EVENT PLANNERS/ PROMOTERS FACE:

- ✓ Dissatisfied client
- ✓ Advertising injury
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### EVENT PLANNER/PROMOTER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** an event planner sent a blast email invitation to thousands of her client’s customers inviting them to an event. The email contained the wrong date for the event. This mistake was not discovered until two days prior to the date on the invitation, at which point it was too late to reserve the venue for that date. The event has to be cancelled, resulting in lost deposits. Professional liability insurance protects event planners against claims of negligence and will appoint an attorney to defend them, if needed.

#### GL CLAIM EXAMPLE

**Bodily injury:** at a promotional event, a hanging display fell down, landing on a table near the bar. Several people were injured, two of whom required a trip to the emergency room. The planner of the event was sued for their medical expenses. General liability insurance protects event planners against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$80.56/month or \$967/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# PR CONSULTANT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS PR CONSULTANTS FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Trademark infringement
- ✓ Negligence
- ✓ And much more.

### PR CONSULTANT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Dissatisfied client:** a restaurant hired a public relations consultant to publicize the grand opening of their restaurant. Despite the consultant's best efforts to increase publicity for the opening, and partly due to bad weather, the opening was poorly attended. The owner of the restaurant sued the consultant, alleging that he did not do his job. Professional liability insurance protects public relations consultants against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake

#### GL CLAIM EXAMPLE

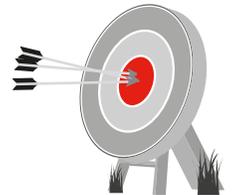
**Bodily injury:** in an attempt to garner publicity for a new product, a public relations consultant sent out promotional packages to several dozen journalists. The package contained a glass ball which shattered during shipment inside some of the packages. Several of the journalists and their staff members suffered injuries upon opening the packages, and sued the consultant. General liability insurance protects public relations consultants against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$71.75/month or \$861/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$200,000 of copyright infringement coverage most public relations consultants need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# TARGET: LEGAL AND FINANCIAL PROS

Hiscox NOW® has tailored coverage to meet the specific needs of legal and financial professionals, **including automatically adding tailored coverage to business policies.**



## **SAME-DAY COVERAGE FOR LEGAL/FINANCIAL PROS (including but not limited to):**

- ✓ Tax Preparers
- ✓ Bookkeepers
- ✓ Document Preparers
- ✓ Legal Consultants
- ✓ Financial Auditors
- ✓ Accountants
- ✓ Actuarial Services
- ✓ Court Reporters
- ✓ Credit Counselors
- ✓ Expert Witness Services
- ✓ Investment Advising
- ✓ Mortgage Brokering/Banking
- ✓ Notary Services
- ✓ Stock Brokers
- ✓ Trustees

# TAX PREPARER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS TAX PREPARERS FACE:

- ✓ Bodily injury
- ✓ Negligence
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Dissatisfied client
- ✓ And much more.

### TAX PREPARER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a tax preparer's client was subjected to an audit by the Internal Revenue Service. Several items in the tax return were found to have been characterized incorrectly based on erroneous information the client gave to the tax preparer. The client was fined, and made a claim against the preparer. Professional liability insurance protects tax preparers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a tax preparer was working in a client's office when one of the client's employees tripped over the preparer's laptop bag, injuring himself. The employee made a claim against the tax preparer for his medical costs. General liability insurance protects tax preparers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL and BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$78.15/month or \$938/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# BOOKKEEPER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS BOOKKEEPERS FACE:

- ✓ Dissatisfied client
- ✓ Personal injury
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### BOOKKEEPER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a bookkeeper provided revenue and expense information to a client's accountant who prepared the client's taxes. The client was audited, and irregularities were found which resultant in a fine from the IRS. The client sued the bookkeeper for negligence. Professional liability insurance protects bookkeepers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Property damage:** a bookkeeper was working in a client's office and accidentally spilled a cup of coffee on high-end printer, ruining it. The client made a claim for the cost to replace the printer. General liability insurance protects bookkeepers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$68.08/month or \$817/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# DOCUMENT PREPARER

## Hiscox NOW<sup>®</sup> Sell Sheet

### RISKS DOCUMENT PREPARERS FACE:

- ✓ Bodily injury
- ✓ Negligence
- ✓ Accidental third-party property damage
- ✓ Dissatisfied client
- ✓ Defamation, libel, slander
- ✓ Personal injury
- ✓ And much more.

### DOCUMENT PREPARER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** an employee of a document preparation company was assisting the human resources department of a large company is transitioning their paper files to an electronic system. The employee accidentally shredded numerous documents before they were scanned correctly and the company was later sued for failing to maintain the proper documentation. The client company made a claim against the document preparation firm. Professional liability insurance protects document preparers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Bodily injury:** a potential client visited a document preparation firm to discuss a potential project. While in the office, the client tripped over an area rug and fell, hitting his head on the corner of a desk and requiring stitches. He made a claim for the costs related to his injuries. General liability insurance protects document preparers against third-party claims of bodily injury, associated medical costs and property damage.

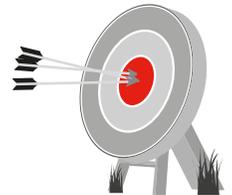
### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$62.17/month or \$746/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# TARGET: GENERAL BUSINESS PROS



Hiscox NOW<sup>®</sup> has tailored coverage to meet the specific needs of business professionals, **including automatically adding tailored coverage to business policies.**



## **SAME-DAY COVERAGE FOR GENERAL BUSINESS PROS (including but not limited to):**

- ✓ Trainers
- ✓ Project Managers
- ✓ Claims Adjusters
- ✓ Travel Agents
- ✓ Answering/Paging Services
- ✓ Auctioneering
- ✓ Business Manager Services
- ✓ Talent Agents
- ✓ Translator/Interpreters
- ✓ Personal Concierges/Assistants

# TRAINER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS TRAINERS FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### TRAINER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a client hires a training firm to train their employees on anti-bullying and harassment best practices. All of the managers are trained, but within a few months the company is subject to a harassment lawsuit. The client sues the training firm for not properly training the employees. Professional liability insurance protects general and miscellaneous trainers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

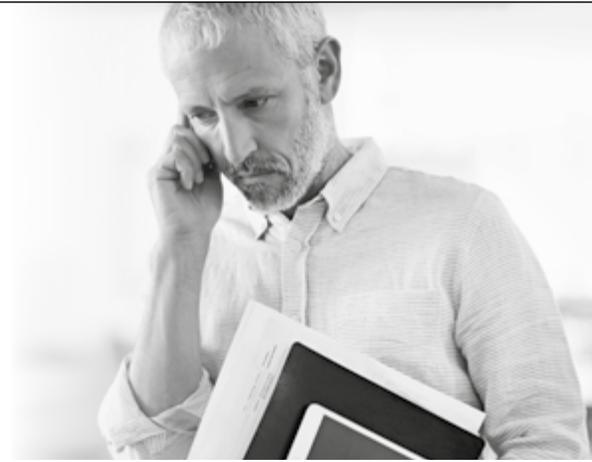
**Property damage:** a consultant is leadership training for a company's executives. During a class in the company boardroom, the consultant knocks over a table with an antique tea service, smashing the pieces. The client company brings a claim against the consultant for the cost to replace the tea service. General liability insurance protects general and miscellaneous trainers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$84.56/month or \$1,015/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# PROJECT MANAGER

## Hiscox NOW® Sell Sheet



### RISKS PROJECT MANAGERS FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### PROJECT MANAGER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a client hired a project manager to oversee a complex project. The client then changed the scope of work several times, significantly increasing the resources required for the project. When the project manager notified the client that he couldn't complete the expanded project within the budget, the client sued. Professional liability insurance protects project managers against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Defamation:** a project manager made disparaging remarks about an executive in a client company, and they were overheard by the assistant to the executive. She reported them to the executive, who sued the project manager for defamation. General liability insurance protects project managers against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$88.29/month or \$1,060/year (Monthly payment options, no fees)
<b>Key customization</b>	We automatically add \$25,000 of third-party electronic data liability coverage (to GL policies) most project managers need.
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY

# CLAIMS ADJUSTER

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS CLAIMS ADJUSTERS FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Personal injury
- ✓ Emotional distress
- ✓ And much more.

### CLAIMS ADJUSTER CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Negligence:** a claims adjuster completed an estimate on a vehicle that had been damaged in an accident. When the owner of the car brought it to be repaired, the repair shop told him that the estimate was inaccurate and the repair would be far higher than the estimate. The owner of the vehicle sued the adjuster for the additional cost. Professional liability insurance protects claims adjusters against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

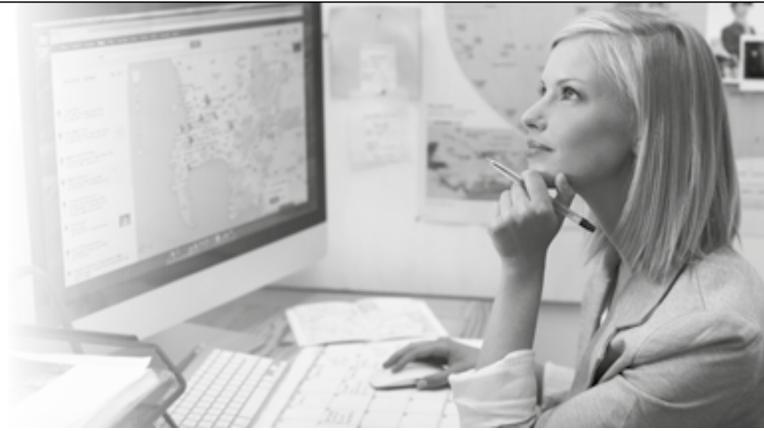
**Property damage:** a claims adjuster was inspecting a home for a claim of water damage. While in the home, he knocked over and broke an expensive vase. The homeowner made a claim for the cost to replace the vase. General liability insurance protects claims adjusters against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$81.94/month or \$983/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY Professional liability not available in NY.

# TRAVEL AGENT

## Hiscox NOW<sup>®</sup> Sell Sheet



### RISKS TRAVEL AGENTS FACE:

- ✓ Dissatisfied client
- ✓ Bodily injury
- ✓ Accidental third-party property damage
- ✓ Defamation, libel, slander
- ✓ Negligence
- ✓ Emotional distress
- ✓ And much more.

### TRAVEL AGENT CLAIM SCENARIOS:

#### PL CLAIM EXAMPLE

**Dissatisfied client:** a travel agent booked a client on her first cruise. The client was very budget-conscious, so the travel agent selected an older ship to get the best value. The client was unhappy with the condition of the ship as well as the amenities provided, and sued the travel agent. Professional liability insurance protects travel agents against claims of negligence and will appoint an attorney to defend them, if needed, even if they haven't made a mistake.

#### GL CLAIM EXAMPLE

**Personal injury:** at a travel convention, two travel agents were overheard making disparaging remarks about an executive at a nearby convention center. The conversation was overheard and got back to the executive. He sued the travel agents. General liability insurance protects travel agents against third-party claims of bodily injury, associated medical costs and property damage.

### PRODUCT DETAILS

<b>Available products</b>	Tailored, Stand-alone PL, GL, BOP (Admitted coverage, start-up friendly)
<b>Revenue limit</b>	\$3M
<b>Average premium</b>	\$69.08/month or \$829/year (Monthly payment options, no fees)
<b>Available in all states except</b>	AK, DE, HI, KY, ME, MT, ND, SD, VT, WV and WY