

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

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

ARCHITECTURE & ENGINEERING TOP

Products: PL, GL, BOP* | **PL Revenue Limit:** \$1M | **GL Payroll Limit:** \$1M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$1M | **BOP 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	✓ Engineering design services
✓ Building/construction inspection	✓ Environmental engineering
✓ Civil engineering	✓ Industrial engineering
✓ Control systems integration/automation	✓ Landscape architect
✓ Draftsman (including CAD/CAM)	✓ Process engineering
✓ Electrical engineering	✓ Project manager (architecture or engineering)
✓ Engineering	✓ Transportation engineering

ARTISAN CONTRACTORS

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

✓ Air conditioning systems installation and repair	✓ Handyperson (no roof work)
✓ Appliance and accessories installation and repair	✓ Heating and air conditioning installation and repair (no liquefied petroleum gas (LPG))
✓ Carpentry (interior only)	✓ Interior finishing work
✓ Carpet, rug, furniture, or upholstery cleaning (customer's premises only)	✓ Locksmiths
✓ Clock making and repair	✓ Masonry work
✓ Door or window installation and repair	✓ Painting (interior only)
✓ Driveway or sidewalk paving/repaving	✓ Plastering or stucco work
✓ Drywall or wallboard installation and repair	✓ Plumbing (commercial and residential)
✓ Electrical work (interior only)	✓ Sign painting and lettering (interior and exterior)
✓ Fence installation and repair	✓ Tile, stone, marble, mosaic, or terrazzo work (interior only)
✓ Floor covering installation (no ceramic tile or stone)	✓ Upholstery work
✓ Glass installation and repair (no auto work)	✓ Window cleaning (nothing above 15 feet)

CONSULTING

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **PL/ GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

✓ 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 | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **PL/ GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

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

* PL & GL: Available in all states except AK | * BOP: Not available in AK, AL, AR, DE, FL, HI, ID, IA, KS, KY, LA, ME, MS, MT, NE, ND, NH, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WY, WY | Underwritten by Hiscox Insurance Company Inc., a Chicago-based insurance company. Copyright © 2019 Hiscox Inc. All rights reserved.

FINANCIAL SERVICES

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL/BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **PL/GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

✓ Accounting (PL Revenue Limit: \$1M PL Coverage/Liability Limit: \$3M)	✓ Medical billing (No PL in NY)
✓ Bookkeeping	✓ Tax preparation
✓ Insurance agent services (Revenue Limit: \$1M PL; \$5M BOP)	

Available Products: GL, BOP* | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$5M | **GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

✓ Actuarial services (BOP Revenue Limit: \$3M)	✓ Mortgage brokering/banking (BOP Revenue Limit: \$3M GL Square Footage Cap: 35K)
✓ Financial auditing or consulting	✓ Stock brokering (GL Square Footage Cap: 35K)
✓ Investment advice	

HEALTH, BEAUTY & FITNESS

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL/BOP Square Footage Cap:** 35K | **GL/BOP Gross Sales Limit:** \$5M | **PL/GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

✓ Art therapy	✓ Marriage and family therapy
✓ Acupressure services (No coverage in NV)	✓ Massage therapy (No GL Square Footage Cap)
✓ Acupuncture services (No coverage in NV)	✓ Mental health counseling
✓ Audiology (No PL in NV)	✓ Music therapy
✓ Barber/hair stylist services (No GL Square Footage Cap)	✓ Nail technician services (No GL Square Footage Cap)
✓ Beautician/cosmetology services (No GL Square Footage Cap)	✓ Occupational therapy (No PL in IN)
✓ Dance therapy	✓ Personal training (health & fitness)
✓ Diet/nutrition services	✓ Psychology (No PL in IN)
✓ Drama therapy	✓ Social work services
✓ Esthetician services (No GL Square Footage Cap)	✓ Speech therapy (No coverage in NV)
✓ First aid and CPR training	✓ Substance abuse counseling
✓ Hypnosis	✓ Yoga/Pilates instruction

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

✓ Home health aide	✓ Personal care aide
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JANITORIAL SERVICES

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

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

LANDSCAPING SERVICES

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

✓ Gutter or chimney cleaning	✓ Lawn care services (residential and commercial)
✓ Landscaping/gardening services (residential and commercial)	✓ Snow blowing and removal (no auto coverage)

LEGAL

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **PL/GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

✓ 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

Available Products: GL, BOP* | **GL/BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

✓ Attorney	✓ Trustee services
✓ Paralegal	✓ Other legal services

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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 | **PL/GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

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

MISCELLANEOUS BUSINESS SERVICES

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **PL/GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

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

REAL ESTATE

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

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

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

TECHNOLOGY

Available Products: PL, GL, BOP* | **PL Revenue Limit:** \$5M | **GL Payroll Limit:** \$3M | **BOP Square Footage Cap:** 35K | **BOP Revenue Limit:** \$3M | **PL/GL Coverage/Liability Aggregate Limit:** \$2M Online (up to \$5M by phone) | **BOP Coverage/Liability Aggregate Limit:** \$2M Online (up to \$4M by phone)

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

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