

# Hiscox's Professional Liability Product Overview

Protects your clients if they're sued for negligently performing their services, even if they haven't made a mistake. Coverage also includes defense costs associated with any lawsuit.



## Product Highlights:

- Coverage for errors and omissions that occur or are alleged to have occurred in the course of providing professional services
- Claims of negligence, even if your client hasn't made a mistake
- Claims for libel and slander arising from your client's services
- Retroactive date equals existing policy retroactive date if switching
- Punitive damages up to \$250K where allowed by law
- \$200K copyright infringement coverage for most marketing and graphic and web design classes
- Up to \$2M aggregate limit online, \$5M on request
- Various deductible options ranging from \$0 to \$10K
- Coverage starts from \$270 per year

## Coverage Details:

- Automatic Renewal
- Admitted, ISO-based forms
- Automatic Blanket AI included at no charge
  - Blanket AI coverage ends once an operation is completed or a lease agreement ends

## About Hiscox

**Hiscox Insurance Company, Inc.** is an admitted global insurer with over 100 years of experience in insuring businesses. Hiscox is rated 'A' (Excellent) by A.M. Best.

## Why use Hiscox through Attune?

- **Broad appetite:** Admitted liability insurance for over 180 professions
- **Coverage in 49 states:** Available in all states, including Washington D.C., except Alaska
- **New ventures welcome:** Hiscox insures brand-new businesses
- **Fast and simple:** online application, no Hiscox appointment needed
- **Instant binding:** same-day effective date, policy docs emailed immediately
- **Direct bill:** Hiscox handles all servicing and billing
- **Hiscox Service Support:** available Monday – Friday, 7 a.m. to 10 p.m. ET
- **Automatic renewal:** commission paid for the lifetime of coverage