

Hiscox specializes in tailoring small business coverage to the specific risks of each industry.

These are admitted products written through Hiscox Insurance Company Inc., rated 'A' (Excellent) by A.M. Best

Class of business	Product			
	Professional liability (PL)	General liability (GL)	Business owners (BOP)	Maximum revenue \$3 million (exceptions noted)
Accounting	✗	✓	✓	✓
Actuarial services	✗	✓	✓	✓
Acupressure/acupuncture	✓ Not available in NV	✓ Not available in NV	✗	\$1 million
Answering/paging services	✓	✓	✓	✓
Architecture Building/construction inspection, civil engineering, architecture or engineering project management, control systems integration, draftsman (CAD/CAM), electrical engineering, engineering, environmental engineering, industrial engineering, landscape architecture, process engineering, transportation engineering, other architecture, engineering design services	✓ Not available in VA	✓	✗	\$500,000
Art therapy/dance therapy/drama therapy/music therapy	✓	✓	✗	\$1 million
Auctioneering	✓	✓	✓	✓
Audiology	✓	✓	✗	\$1 million
Barber, beautician, cosmetologist, esthetician, hair stylist, nail technician, other health, beauty and wellness services	✓	✓	✗	\$1 million
Bookkeeping	✓	✓	✓	✓
Business consulting/management consulting Project management, strategy consulting, other consulting services	✓	✓	✓	✓
Business manager services	✓	✓	✓	✓
Claims adjusting	✓ Not available in NY	✓	✓	✓
Court reporting	✓	✓	✓	✓
Credit counseling	✗	✓	✓	✓
Dietician/nutritionist	✓	✓	✗	\$1 million
Direct marketing	✓	✓	✓	✓
Document preparation	✓	✓	✓	✓
Education consulting	✓	✓	✓	✓
Event planning/promotion	✓	✓	✓	✓
Expert witness services	✓	✓	✓	✓
Financial auditing or consulting Other financial services	✗	✓	✗	✓
First aid and CPR training	✓	✓	✗	\$1 million
Graphic design	✓	✓	✓	✓
Human resources (HR) consulting	✓	✓	✓	✓
Hypnotist	✓	✓	✗	\$1 million
Interior design	✓	✓	✗	✓
Investment advice	✗	✓	✗	✓
IT consulting/technology services Application development, application service provider, computer consulting, computer programming services, computer system/network developer, database designer, data processing, IT project management, IT software/hardware training services, other technology services, software development, value added reseller of computer hardware, website design	✓	✓	✓	✓
Legal services Other legal services	✗	✓	✓	✓
Life/career/executive coaching	✓	✓	✓	✓



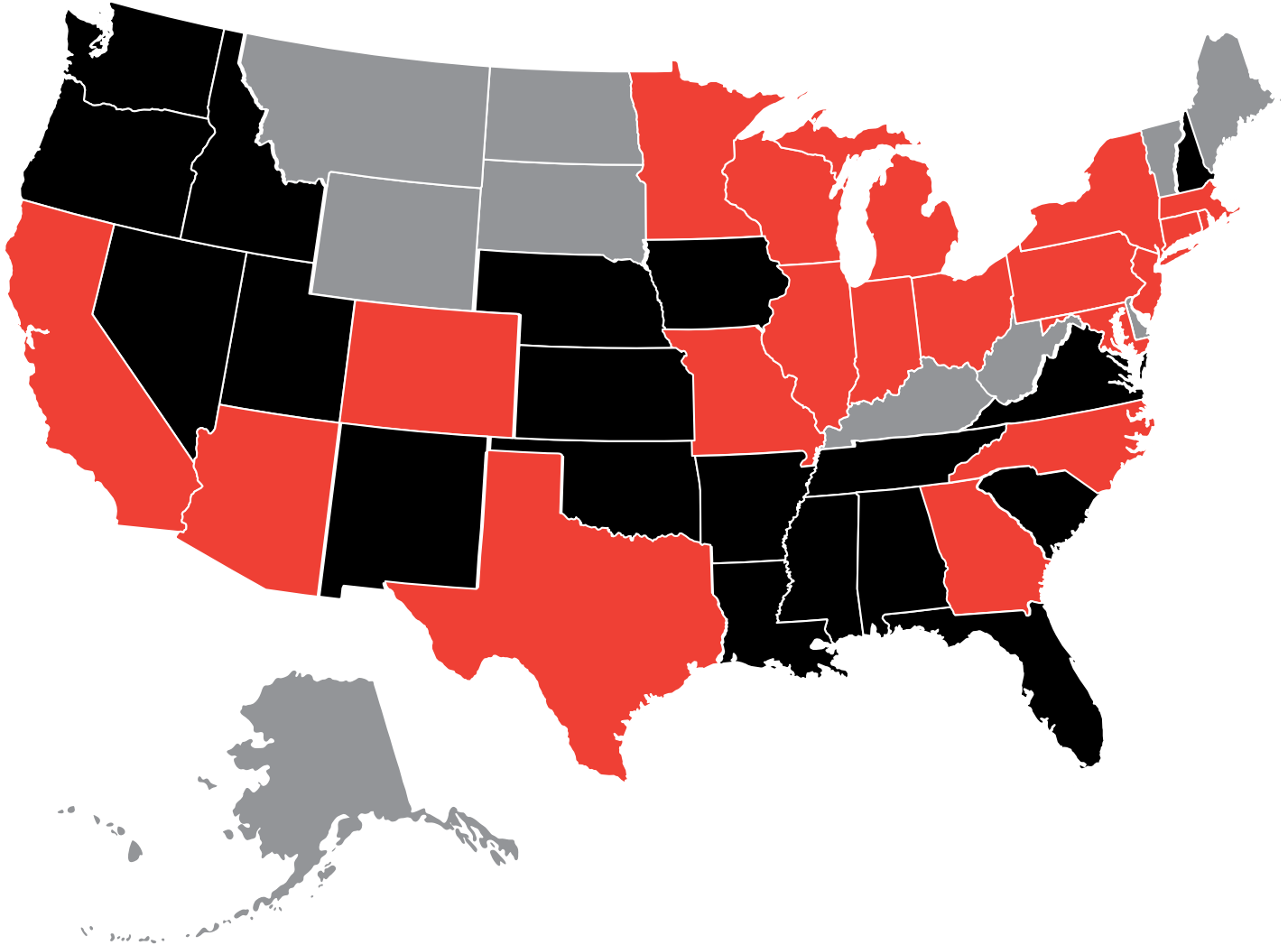
Class of business	Product			
	Professional liability (PL)	General liability (GL)	Business owners (BOP)	Maximum revenue \$3 million (exceptions noted)
Marketing/media consulting Advertising, brand consulting, digital marketing, other marketing/PR services, market research, other creative services, search engine services (SEO/SEM), social media consulting	✓	✓	✓	✓
Marriage and family therapy/mental health counseling	✓	✓	✗	\$1 million
Massage therapy	✓	✓	✗	\$250,000
Medical billing	✓ Not available in NY	✓	✓	✓
Mortgage brokering/banking	✗	✓	✓	✓
Notary services	✓ Not available in CA	✓	✓	✓
Occupational therapy	✓	✓	✗	\$1 million
Personal concierge/assistant	✓	✓	✓	✓
Personal training (health and fitness)/yoga and pilates instruction	✓	✓	✗	\$1 million
Photography	✓	✓	✓	✓
Process server	✓	✓	✓	✓
Property management	✓ Not available in CA, CO, IA, ID, LA, MS, NE, NM, RI, TN	✓ Not available in CA, CO, IA, ID, LA, MS, NE, NM, RI, TN	✗	\$500,000
Psychology	✓	✓	✗	\$1 million
Public relations	✓	✓	✓	✓
Real estate agent/broker services Other real estate services	✓ Not available in CA, CO, IA, ID, LA, MS, NE, NM, RI, TN	✓ Not available in CA, CO, IA, ID, LA, MS, NE, NM, RI, TN, VA	✗	\$500,000
Recruiting (employment placements) Executive placement	✓	✓	✓	✓
Research consulting	✓	✓	✓	✓
Resume consulting	✓	✓	✓	✓
Social work services	✓	✓	✗	\$1 million
Speech therapy	✓ Not available in NV	✓ Not available in NV	✗	\$1 million
Stock brokering	✗	✓	✗	✓
Substance abuse counseling	✓	✓	✗	\$1 million
Talent agency	✓	✓	✓	✓
Tax preparation	✓	✓	✓	✓
Training/tutoring	✓	✓	✓	✓
Translating/interpreting	✓	✓	✓	✓
Travel agency	✓	✓	✓	✓
Trustee	✗	✓	✓	✓

*Underwritten by Hiscox Insurance Company Inc., (HICI) 233 North Michigan Avenue, Suite 1840, Chicago, IL 60601. The A.M. Best rating is for HICI, a Chicago, IL domiciled insurer, as of December 31, 2013. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states.



Hiscox tailors insurance solutions for a wide range of small business professionals.

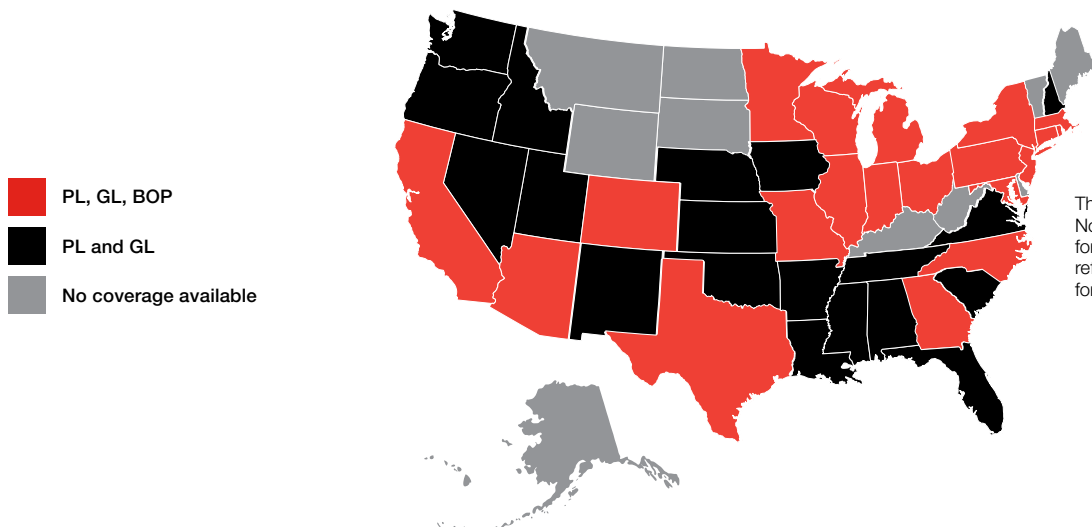
These are admitted products written through Hiscox Insurance Company Inc., rated 'A' (Excellent) by A.M. Best."



- PL, GL, BOP
- PL and GL
- No coverage available

The above map is an overall summary of our offering. Not all products and product features are available for certain states and/or classes of business. Please refer to the availability by class of business document for specific information.

State	Product			State	Product		
	Professional liability (PL)	General liability (GL)	Business owners (BOP)		Professional liability (PL)	General liability (GL)	Business owners (BOP)
Alabama	✓	✓	✗	Montana	✗	✗	✗
Alaska	✗	✗	✗	Nebraska	✓	✓	✗
Arizona	✓	✓	✓ No HNOA	Nevada	✓	✓	✗
Arkansas	✓	✓	✗	New Hampshire	✓	✓	✗
California	✓	✓	✓	New Jersey	✓	✓	✓
Colorado	✓	✓	✓	New Mexico	✓	✓	✗
Connecticut	✓	✓	✓	New York	✓	✓	✓
Delaware	✗	✗	✗	North Carolina	✓	✓	✓
District of Columbia	✓	✓	✓	North Dakota	✗	✗	✗
Florida	✓	✓	✗	Ohio	✓	✓	✓
Georgia	✓	✓	✓	Oklahoma	✓	✓	✗
Hawaii	✗	✗	✗	Oregon	✓	✓	✗
Idaho	✓	✓	✗	Pennsylvania	✓	✓	✓
Illinois	✓	✓	✓ No HNOA	Rhode Island	✓	✓	✗
Indiana	✓	✓	✓ No HNOA	South Carolina	✓	✓	✗
Iowa	✓	✓	✗	South Dakota	✗	✗	✗
Kansas	✓	✓	✗	Tennessee	✓	✓	✗
Kentucky	✗	✗	✗	Texas	✓	✓	✓
Louisiana	✓	✓	✗	Utah	✓	✓	✗
Maine	✗	✗	✗	Vermont	✗	✗	✗
Maryland	✓	✓	✓	Virginia	✓	✓	✗
Massachusetts	✓	✓	✓	Washington	✓	✓	✗
Michigan	✓	✓	✓	West Virginia	✗	✗	✗
Minnesota	✓	✓	✓	Wisconsin	✓	✓	✓
Mississippi	✓	✓	✗	Wyoming	✗	✗	✗
Missouri	✓	✓	✓				



The above map is an overall summary of our offering. Not all products and product features are available for certain states and/or classes of business. Please refer to the availability by class of business document for specific information.

*Underwritten by Hiscox Insurance Company Inc., (HICI) 233 North Michigan Avenue, Suite 1840, Chicago, IL 60601. The A.M. Best rating is for HICI, a Chicago, IL domiciled insurer, as of December 31, 2013. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states.