



DPD Underwriting Guidelines April 2017, v3.2

Class of Business Guidelines:

Purpose: This section outlines the Hiscox definition for classes of business and whether certain professions within each class of business are a fit for the SBDP program. It is divided into the following sections: [Architects & Engineers](#), [Beauty, Health, & Wellbeing](#), [Consultants](#), [IT/Technology](#), [Miscellaneous](#), [Lan/Jan/Retail](#), [Artisan Contractors](#), and [Unacceptable Services and Professions](#).

Architects & Engineers

Class(es) of Business	Description			
Definition	A professional trained in the planning and design of the construction of buildings. An architect may do site evaluations, construction documentation (which includes drawing by hand or drawing by computers (CAD)), feasibility studies, review proposed builder or consultant qualifications, plan projects, review building codes or serve as an expert witness to construction fraud/defects. Example: A homeowner wants to build an addition on their home and hires an architect to draft the plans.			
Acceptable Professions	<ul style="list-style-type: none"> • Architect • Landscape architect - an architect who specializes in outdoor spaces • Design build firm <ul style="list-style-type: none"> ○ A firm which has architects, engineers and general contractors on staff to carry out a projection from its inception (design) to completion (build). ○ Example: Their client is a landowner who wants a home designed and built on the property. • General contractor <ul style="list-style-type: none"> ○ The individual, employed by the client, who is responsible for the day-to-day oversight of a construction site, management or vendors and trades, and communication of information to involved parties throughout the course of the building project. ○ Example: Ensure electricians, plumbers, roofers and carpenters all complete their portion of their work on time and within budget. 			
Ineligible Professions* <i>*For this class of business only</i>				
Claims Example	An architect's design has a flaw which results in the builder having to tear down his work and start over. The client sues demanding the cost of the new materials and labor to recreate the portion of the project that is damaged by the design flaws. We will cover this claim up to the limits of liability.			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$500K</td> <td style="width: 33%;">Payroll Cap: \$500K</td> <td style="width: 33%;">Liability Limit Cap: \$3M</td> </tr> </table>	Revenue Cap: \$500K	Payroll Cap: \$500K	Liability Limit Cap: \$3M
Revenue Cap: \$500K	Payroll Cap: \$500K	Liability Limit Cap: \$3M		
PL Coverage	Retro Date: Policy inception date, but will match date on current active policy if applicable BI/PD coverage up to policy limit; \$200k for asbestos liability; \$200k for pollution liability; \$5k for admin & disciplinary proceedings; \$5k for FHA/OSHA/ADA regulatory proceedings			
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit			

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Class(es) of Business	Description
BOP Coverage	Not Available
UW Items	Primary COB if multiple COBs; Contract required for WOS review
Definition	A professional hired by either a city, township or county and is usually certified in one or more disciplines, either as a residential or commercial building inspector, a plumbing, electrical or mechanical inspector or other specialty to inspect structures at different stages of completion. Example: A bathroom undergoing renovation/construction must have plumbers work inspected to ensure it's up to code before the walls can be closed and certificate of occupancy issued.
Acceptable Professions	<ul style="list-style-type: none"> Building inspectors
Ineligible Professions	<ul style="list-style-type: none"> Home inspectors (for buyers or lenders, or to assess condition or value)
Claims Example	Upon completing a building inspection you are on your way back to your truck and accidentally knock over an artisan glass window pane. The piece promptly shatters. The property owner is visibly upset and demands financial reimbursement plus additional money to expedite the delivery of a new piece. We will cover the subsequent claim, up to your limits of liability.
Policy Caps	Revenue Cap: \$500k Payroll Cap: \$500k Liability Limit Cap: \$3M
PL Coverage	Retro Date: Policy inception date, but will match date on current active policy if applicable BI/PD coverage up to policy limit; \$200k for asbestos liability; \$200k for pollution liability; \$5k for admin & disciplinary proceedings; \$5k for FHA/OSHA/ADA regulatory proceedings
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
BOP Coverage	Not available
UW Items	Primary COB if multiple COBs; Contract required for WOS review
Definition	A professional who specializes in automating component subsystems (ie; HVAC) under a central control unit and ensuring that those subsystems function together. They are not service technicians. Example: In a high rise office building a controls systems integrator will ensure the heat, air conditioning and ventilation works properly for the space and population of the building.
Acceptable Professions	<ul style="list-style-type: none"> Control system integrators
Ineligible Professions	<ul style="list-style-type: none"> Repairperson/Mechanic Installation/Service Technician
Claims Example	One of your employees is on a job site. He talks to the contractor about one of your mutual clients in a false and unflattering way. The client learns of this discussion and sues for slander. We will cover the subsequent claim, up to

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	the limits of liability, and pay for an attorney to defend you if necessary.
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PL Coverage	Retro Date: Policy inception date, but will match date on current active policy if applicable BI/PD coverage up to policy limit; \$200k for asbestos liability; \$200k for pollution liability; \$5k for admin & disciplinary proceedings; \$5k for FHA/OSHA/ADA regulatory proceedings
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
BOP Coverage	Not Available
UW Items	Primary COB if multiple COBs; Contract required for WOS review
Definition	A professional who may also be an architect. This person is skilled in using his hand for technical drawings and renderings or may use a computer aided program (CAD/CAM). Example: A restaurant owner wants to redesign his dining room and a draftsman sketches out plans for where to reposition the bar, built in booths, and kitchen.
Acceptable Professions	<ul style="list-style-type: none"> • Draftsman • CAD/CAM Technician
Ineligible Professions* <small>*For this class of business only</small>	<ul style="list-style-type: none"> • Design build firm <ul style="list-style-type: none"> ○ A firm which has architects, engineers and general contractors on staff to carry out a projection from its inception (design) to completion (build). ○ Example: Their client is a landowner who wants a home designed and built on the property.
Claims Example	One of your designs has a flaw which results in the builder having to tear down his work and start over. Your client sues you demanding that you pay for the cost of the new materials and labor to recreate the portion of the project that is damaged by your flaw. We will cover this claim up to your limits of liability.
Policy Caps	Revenue Cap: \$500k Payroll Cap: \$500k Liability Limit Cap: \$3m
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GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
BOP Coverage	Not available
UW Items	Primary COB if multiple COBs; Contract required for WOS review
Definition	The field of engineering is very diverse and the definition of what they do is very broad. Historically engineers are known for building skyscrapers, designing machinery and overseeing public works. Today they work on a number of

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Engineering; Environmental engineering; Industrial engineering; Process engineering; Transportation engineering	broader issues blending technology, science and math. They use their professional skills to implement materials, structures, machines, devices, systems and processes that safely come together to make a desired object or invention.
	<ul style="list-style-type: none"> • Civil engineer <ul style="list-style-type: none"> ○ A professional who practices the application of planning, designing, constructing, maintaining and operating infrastructures. Civil engineers usually practice a particular specialty, such as transportation engineering or environmental engineering. • Electrical engineer <ul style="list-style-type: none"> ○ A professional engineer who generally deals with the study and application of electricity, electronics and electromagnetism. ○ Example: An electrical engineer would be focused on main electrical board in a building to design electrical elements such as lights, security, telephones, internet. • Environmental engineer <ul style="list-style-type: none"> ○ A professional engineer who is focused on the application of science and engineering principles to improve the natural environment (air, water, land resources). Environmental engineers review the impact of proposed construction projects. ○ Example: An environmental engineer would review impact of a proposed construction project on wetlands or near a nature preserve. • Industrial engineer <ul style="list-style-type: none"> ○ A professional engineer who deals with optimization of complex processes or systems. Focused on development, improvement, implementation of integrated systems. ○ Example: An industrial engineer would work on a laundry facility project to ensure all equipment was integrated as needed to work properly. • Process engineer <ul style="list-style-type: none"> ○ Also called process systems engineering. A professional engineer who focuses on the design, operation, control optimization of chemical, physical and biological processes through the aid of systematic computer-based methods. ○ Example: A process engineer would develop and use process simulation software to work out the best production methods to package goods. • Transportation engineer <ul style="list-style-type: none"> ○ A professional engineer who reviews infrastructure projects and their impact on roads and rails. ○ Example: Walmart wants to build a store in NYC. A transportation engineer would determine what impact that store will have on roads and subways leading to it.

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<p>Ineligible Professions*</p> <p><i>*For this class of business only</i></p>	<ul style="list-style-type: none"> • Design build firm <ul style="list-style-type: none"> ○ A firm which has architects, engineers and general contractors on staff to carry out a projection from its inception (design) to completion (build). ○ Example: Their client is a landowner who wants a home designed and built on the property. • General contractor <ul style="list-style-type: none"> ○ The individual, employed by the client, who is responsible for the day-to-day oversight of a construction site, management or vendors and trades, and communication of information to involved parties throughout the course of the building project. ○ Example: Ensure electricians, plumbers, roofers and carpenters all complete their portion of their work on time and within budget. • Aerospace engineer <ul style="list-style-type: none"> ○ A discipline within engineering concerned with the research, design, development, construction, testing, science and technology of aircraft and spacecraft. It is divided into two major and overlapping branches: aeronautical engineering and astronautical engineering. The aeronautics deals with aircraft that operate in Earth's atmosphere, and the astronautics deals with spacecrafts that operate outside the Earth's atmosphere. ○ Example: Consulting on the design of aircraft or rockets, including characteristics like lift and drag. • Geotechnical or soils engineer <ul style="list-style-type: none"> ○ A branch of civil engineering concerned with the engineering behavior of earth materials. Geotechnical engineers use principles of soil and rock mechanics. ○ Example: Ensure soil, rock fault distribution and bedrock properties can sustain the project proposed for the site. • Marine engineer <ul style="list-style-type: none"> ○ Refers to the engineering of boats, ships, oil rigs and any other marine vessel or structure. Specifically, it is the discipline of applying engineering sciences to the development, design, operation and maintenance of watercraft propulsion and on-board systems. • Mechanical engineer <ul style="list-style-type: none"> ○ A discipline of engineering that applies the principles of engineering, physics and materials science for analysis, design, manufacturing, and maintenance of mechanical systems. It is the branch of engineering that involves the production and usage of heat and mechanical power for the design, production, and operation of machines and tools. • Mining engineer <ul style="list-style-type: none"> ○ An engineering discipline that involves the practice, theory, science, technology, and application of extracting and processing minerals from a naturally occurring environment. • Nuclear engineer <ul style="list-style-type: none"> ○ A branch of engineering concerned with the application of the breakdown (fission) as well as the fusion of atomic nuclei and/or the application of other sub-atomic physics, based on the principles of nuclear

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	<p>physics.</p> <ul style="list-style-type: none"> • Oil, gas, or well (petroleum) engineer <ul style="list-style-type: none"> ○ A field of engineering concerned with the activities related to the production of hydrocarbons, which can be either crude oil or natural gas. • Petroleum or chemical engineer <ul style="list-style-type: none"> ○ A branch of engineering that applies the natural (or experimental) sciences (e.g. chemistry and physics) and life sciences (e.g. biology, microbiology and biochemistry) together with mathematics and economics to produce, transform, transport, and properly use chemicals, materials and energy. • Structural engineer <ul style="list-style-type: none"> ○ A specialty discipline within civil engineering. Structural engineers analyze, design, plan and research structural components and structural systems to achieve design goals. ○ Example: Ensure buildings and bridges are built to be strong enough and stable enough to resist all structural loads. 			
Claims Example	<p>A designer misinterprets your renderings and orders costly materials which are not going to work with your plans. Your mutual client is upset and sues both of you for professional negligence and demands that you reimburse him for the useless materials. You do not believe this is your fault but you have been named in the lawsuit and have a responsibility to appear in court. We will appoint an attorney to defend you.</p>			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$500k</td> <td style="width: 33%;">Payroll Cap: \$500k</td> <td style="width: 33%;">Liability Limit Cap: \$3m</td> </tr> </table>	Revenue Cap: \$500k	Payroll Cap: \$500k	Liability Limit Cap: \$3m
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GL Coverage	<p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit</p>			
BOP Coverage	<p>Not Available</p>			
UW Items	<p>Primary COB if multiple COBs; Contract required for WOS review</p>			
Definition	<p>A professional who focuses purely on artistic design, not structural redesign. An interior designer will help a property owner create a space that is visually pleasing.</p> <p>Example: An interior designer would work with a homeowner to pick out wallpaper, window coverings and rugs for her living room.</p>			
Interior Design	<ul style="list-style-type: none"> • Home stager • Home/hotel decorator • Professional organizer 			
Ineligible Professions	<ul style="list-style-type: none"> • Design build firm <ul style="list-style-type: none"> ○ A firm which has architects, engineers and general contractors on staff to carry out a projection from 			

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Class(es) of Business	Description
	<p>its inception (design) to completion (build).</p> <ul style="list-style-type: none"> ○ Example: Their client is a landowner who wants a home designed and built on the property. • General contractor <ul style="list-style-type: none"> ○ The individual, employed by the client, who is responsible for the day-to-day oversight of a construction site, management or vendors and trades, and communication of information to involved parties throughout the course of the building project. ○ Example: Ensure electricians, plumbers, roofers and carpenters all complete their portion of their work on time and within budget. • Installation or Delivery services
Claims Example	One of your designs has a flaw which results in the contractor having to tear out his work and start over. Your client sues you demanding that you pay for the cost of the new materials and labor to recreate the portion of the project that is damaged by your flaw. We will cover this claim up to your limits of liability.
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GL Coverage	\$100k for damage to premises rented; GL+ Available; Separate Products/Completed Ops Limit; Separate Personal/Advertising Injury Limit
BOP Coverage	Not Available
UW Items	Primary COB if multiple COBs; Contract required for liability limits over \$3M and WOS review
Definition	Also known as an agency construction manager. A Construction/Project Manager is a professional who specializes in running construction projects for the project owner. Also sometimes called a Project Manager or Owner's representative. They have no responsibility over managing construction worker's time or payroll. Example: A restaurateur wants to build a new restaurant but does not have time to be dealing directly with general contractor. The restaurateur will hire an agency construction manager to manage the project.
Project manager (architecture or engineering)	<ul style="list-style-type: none"> • Project manager (A&E) • Agency construction manager • Owner's representative • Design build firm <ul style="list-style-type: none"> ○ A firm which has architects, engineers and general contractors on staff to carry out a projection from its inception (design) to completion (build). ○ Example: Their client is a landowner who wants a home designed and built on the property. • General contractor <ul style="list-style-type: none"> ○ The individual, employed by the client, who is responsible for the day-to-day oversight of a
Ineligible Professions	
*For this class of business only	

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Class(es) of Business	Description				
	<p>construction site, management or vendors and trades, and communication of information to involved parties throughout the course of the building project.</p> <ul style="list-style-type: none"> ○ Example: Ensure electricians, plumbers, roofers and carpenters all complete their portion of their work on time and within budget. • A&E project cost estimator <ul style="list-style-type: none"> ○ An individual who solely estimates project costs, including labor and materials. While acceptable as a portion of an A&E project managers overall services, a business that solely provides these services is not a fit. 				
Claims Example	<p>You fail to inform your client of particular sign-offs that are needed in order for the project to proceed to the next phase. This results in project delays and cost overruns. Your client sues you for negligence and damages from the delays and additional cost. We will cover this claim up to your limits of liability.</p>				
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Revenue Cap: \$500K</td> <td style="width: 50%;">Payroll Cap: \$500K</td> </tr> <tr> <td colspan="2" style="text-align: right;">Liability Limit Cap: \$3M</td> </tr> </table>	Revenue Cap: \$500K	Payroll Cap: \$500K	Liability Limit Cap: \$3M	
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GL Coverage	<p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit</p>				
BOP Coverage	<p>Not Available</p>				
UW Items	<p>Primary COB if multiple COBs; Contract required for WOS review</p>				

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Beauty, Health, and Wellbeing

Class(es) of Business		Description
Definition	Treats patients by insertion and manipulation of needles in the body. Sometimes acupuncturists also perform acupuncture	
Acceptable Professions	No additional professions	
Ineligible Professions	<ul style="list-style-type: none"> Anesthesiologist Pharmacist 	
Claims Example	An acupuncturist fails to properly sterilize the area where he is inserting the acupuncture needles and gives an elderly client a skin infection on her foot. She is forced to use a walker until her foot heals.	
Policy Caps	Revenue Cap: \$5M GL square footage: 35K	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings	
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded	
BOP Coverage	Not Available	
UW Items	Primary COB if multiple COBs	
Definition	Treats patients by applying pressure to the surface of the body. May also perform acupuncture services	
Acceptable Professions	No additional professions	
Ineligible Professions	<ul style="list-style-type: none"> Anesthesiologist Pharmacist 	
Policy Caps	Revenue Cap: \$5M GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings	
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded	
BOP Coverage	Not Available	

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Art therapy	UW Items	Primary COB if multiple COBs
	Definition	A therapist who treats patients using art and all of its points – physical, emotional, mental and spiritual to help improve or maintain their health
	Acceptable Professions	No additional professions
	Ineligible Professions* <i>*For this class of business only</i>	<ul style="list-style-type: none"> • Actor • Artist • Athlete • Dancer • Musician • Art teacher (for teachers/tutors see Training or Tutor COBs)
	Policy Caps	Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded
	BOP Coverage	Not Available
	UW Items	Primary COB if multiple COBs
	Definition	Treats patients who have hearing, balance and related disorders through tests and treatment through hearing aids
Audiology	Acceptable Professions	No additional professions
	Ineligible Professions	<ul style="list-style-type: none"> • Sound system technicians • Audio/video producer
	Policy Caps	Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit;

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Class(es) of Business	Description
	Separate Personal/Advertising Injury Limit; Abuse or molestation excluded
	Not Available
	Primary COB if multiple COBs
	Cuts and styles hair, typically clients are male. May provide facial hair shaving and trimming
	No additional professions
	None outside of application declines
	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
Barber / hair stylist services	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings \$100k for damage to premises rented; GL+ Available; Separate Products/Completed Ops Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded Not Available Primary COB if multiple COBs
	Cuts and styles hair for clients including coloring, extensions and straightening. Primarily focuses on hairstyling, but also trained in manicures, facials and make up application
	<ul style="list-style-type: none"> • Spray tanners • Red light LED therapy • Pelleve treatments (radio frequency treatments) • Ultrasonic cavitation • CACI facelift
	None outside of application declines
Beautician/ cosmetology services	A beautician is dyeing a client's hair and leaves the treatment on for too long which results in scalp burns and damage to the hair itself. The client sues for emotional distress and loss of wages because she could not return to work as a news caster for weeks.
	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
	Retro Date: Business begin date if no claims/circumstances that could lead to a claim

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	<p>BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings</p> <p>GL Coverage \$100k for damage to premises rented; GL+ Available; Separate Products/Completed Ops Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded</p> <p>BOP Coverage Not Available</p> <p>UW Items Primary COB if multiple COBs</p> <p>Definition A therapist who treats patients using dance/drama and all of its points – physical, emotional, mental and spiritual to help improve or maintain their health</p> <p>Acceptable Professions No additional professions</p>
Dance therapy; Drama therapy	<p>Ineligible Professions* <i>*For this class of business only</i></p> <ul style="list-style-type: none"> • Actor • Artist • Athlete • Dancer • Musician • Art teacher <p>(for teachers/tutors see Training or Tutor COBs)</p> <p>Policy Caps Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</p> <p>PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim</p> <p>GL Coverage BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded</p> <p>BOP Coverage Not Available</p> <p>UW Items Primary COB if multiple COBs</p>
Diet/nutrition services	<p>Definition Advises clients on matters of food and nutrition impact on health</p> <p>Acceptable Professions No additional professions</p> <p>Ineligible Professions None outside of application declines</p> <p>Policy Caps Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M</p>

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Class(es) of Business	Description
	Illinois PL Limit Cap: \$1M/\$1M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded
BOP Coverage	Not Available
UW Items	Primary COB if multiple COBs
Definition	Works at salons & day spas. Specializes in beautifying the skin. They perform cosmetic skin treatments including hair removal (waxing, threading), body wraps, skin care, eyelash and eyebrow tinting, eyelash extensions and makeup application on their clients
Acceptable Professions	<ul style="list-style-type: none"> • Spray tanners • Red light LED therapy • Pelleve treatments (radio frequency treatments) • Ultrasonic cavitation • CACI facelift
Ineligible Professions	None outside of application declines
Claims Example	An esthetician performs a facial and then sends the client home with a high end moisturizer that give the client a skin rash. Since the product was distributed by this esthetician, the client sues for damages. The GL policy would provide coverage.
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings
GL Coverage	\$100k for damage to premises rented; GL+ Available; Separate Products/Completed Ops Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded
BOP Coverage	Not Available
UW Items	Primary COB if multiple COBs
Definition	Trains and certifies clients on CPR and first aid application. This should not be confused with EMTs who are not eligible

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Class(es) of Business	Description			
Acceptable Professions	No additional professions			
Ineligible Professions	<ul style="list-style-type: none"> Emergency responders 			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">GL Square Footage Cap: 35k</td> <td style="width: 33%;">Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M HI/VT GL Limit Cap: \$3M/\$3M</td> </tr> </table>	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M HI/VT GL Limit Cap: \$3M/\$3M
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PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim			
GL Coverage	BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings			
BOP Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded			
UW Items	Not Available			
Definition	Primary COB if multiple COBs			
Acceptable Professions	Induces a state of Hypnosis on clients. Certified hypnotherapists who are not physicians or psychologists often treat patients who are trying to quit smoking or lose weight. Hypnotists who provide hypnosis as a form of entertainment are not eligible			
Ineligible Professions	<ul style="list-style-type: none"> Hypnotist instructor 			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">GL Square Footage Cap: 35k</td> <td style="width: 33%;">Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</td> </tr> </table>	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M		
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim			
GL Coverage	BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings			
BOP Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded			
UW Items	Not Available			
Definition	Primary COB if multiple COBs			
Marriage and family therapy	A therapist who is a relationship specialist and treats patients involved in interpersonal relationships. They are trained to assess, diagnose and treat individuals, couples, families, and groups			

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Class(es) of Business		Description	
Mental health counseling	Acceptable Professions	No additional professions	
	Ineligible Professions	None outside of application declines	
	Policy Caps	Revenue Cap: \$5M	GL Square Footage Cap: 35k Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim	
	GL Coverage	BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings	
	BOP Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded	
	UW Items	Not Available	
	Definition	Primary COB if multiple COBs	
	Acceptable Professions	A therapist who counsels clients using a psychological and educational approach in combination with more traditional medical/illness model for diagnosis. They put an emphasis on prevention. They do not prescribe medication	
	Ineligible Professions	No additional professions	
	Policy Caps	Revenue Cap: \$5M	GL Square Footage Cap: 35k Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim	
	GL Coverage	BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings	
BOP Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded		
UW Items	Not Available		
UW Items	Primary COB if multiple COBs		

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Class(es) of Business	Description				
Definition	Massage is the manipulation of superficial and deeper layers of muscle and connective tissue to enhance function, aid in the healing process and promote relaxation and well-being. In professional settings massage involves the client being treated while lying on a massage table, sitting in a massage chair, or lying on a mat in the floor				
Acceptable Professions	<ul style="list-style-type: none"> Reiki 				
Ineligible Professions	None outside of application declines				
Claims Examples	<ul style="list-style-type: none"> A massage therapist performs a deep tissue massage on a client that had noted shoulder pain prior to the treatment. While performing a shoulder stretch during the massage the patient winced and asked the masseuse to stop. A day later the client accuses the massage therapist of negligence causing a torn ligament in his shoulder requiring surgery. A client leans on the headrest of the massage table to steady himself as he is trying to get up. The headrest snaps off and the clients arm is injured while trying to catch himself. The GL policy would provide coverage. 				
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Revenue Cap: \$5M</td> <td style="width: 50%;">Payroll Cap: \$3M</td> </tr> <tr> <td colspan="2" style="text-align: right;">Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</td> </tr> </table>	Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M	
Revenue Cap: \$5M	Payroll Cap: \$3M				
Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M					
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings				
GL Coverage	\$100k for damage to premises rented; GL+ Available; Separate Products/Completed Ops Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded				
BOP Coverage	Not Available				
UW Items	Primary COB if multiple COBs				
Definition	A therapist who treats patients using music and all of its points – physical, emotional, mental and spiritual to help improve or maintain their health				
Acceptable Professions	No additional professions				
Ineligible Professions	<ul style="list-style-type: none"> Actor Artist Athlete Dancer Musician (for teachers/tutors see Training or Tutor COBs)				
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Revenue Cap: \$5M</td> <td style="width: 50%;">GL Square Footage Cap: 35k</td> </tr> <tr> <td colspan="2" style="text-align: right;">Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</td> </tr> </table>	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M	
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Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M					

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Class(es) of Business	Description
	<p>Retro Date: Business begin date if no claims/circumstances that could lead to a claim</p> <p>PL Coverage BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings</p> <p>GL Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded</p> <p>BOP Coverage Not Available</p> <p>UW Items Primary COB if multiple COBs</p>
	<p>Definition Specializes in the art form and care of nails for clients. This includes manicures, pedicures, acrylic nails, gel nails, nail wraps and fake nails</p>
	<p>Acceptable Professions No additional professions</p>
	<p>Ineligible Professions None outside of application declines</p>
Nail technician services	<p>Policy Caps Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</p>
	<p>PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim</p>
	<p>GL Coverage BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings</p>
	<p>BOP Coverage \$100k for damage to premises rented; GL+ Available; Separate Products/Completed Ops Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded</p>
	<p>UW Items Not Available Primary COB if multiple COBs</p>
	<p>Definition Treats patients to help them achieve a fulfilled and satisfied state in life through activity and interventions which promote health, prevent injury or disability. Patients could be permanently disabled or injured</p>
	<p>Acceptable Professions No additional professions</p>
	<p>Ineligible Professions <ul style="list-style-type: none"> • Physical therapist • Chiropractic services </p>
Occupational therapy	<p>Policy Caps Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</p>

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Class(es) of Business	Description			
Personal training (health and fitness)	<p>PL Coverage</p> <p>Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings</p>			
	<p>GL Coverage</p> <p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded</p>			
	<p>BOP Coverage</p> <p>Not Available</p>			
	<p>UW Items</p> <p>Primary COB if multiple COBs</p>			
	<p>Definition</p> <p>Also commonly called a personal trainer. Provides exercise prescription and instruction to clients. They may also educate clients on other aspects of wellness including nutrition guidelines</p>			
	<p>Acceptable Professions</p> <ul style="list-style-type: none"> • Coach or instructor not affiliated with a school (dance, tennis, etc.) 			
	<p>Ineligible Professions</p> <ul style="list-style-type: none"> • Teacher/coach/instructor for a school or professional sport organization • Boxing gym • Gymnastics studio • Martial arts studio • Mud races or challenge courses • Sport or recreational leagues 			
	<p>Claims Examples</p> <ul style="list-style-type: none"> • A licensed personal trainer instructs one of their older clients to perform a specific exercise that involves a lot of physical exertion. Following the exercise the client feels dizzy and pain in their chest and needs to be rushed to the hospital. She later claims that the personal trainer caused her heart attack and mental anguish. • During a personal training session, the trainer leaves the client unattended to perform a series of exercises. When the trainer returns he sees that the client has tripped over a mat and injured his hip and is unable to get up. The GL policy would provide coverage. 			
	<p>Policy Caps</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">GL Square Footage Cap: 35k</td> <td style="width: 33%;">Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</td> </tr> </table>	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
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<p>PL Coverage</p> <p>Retro Date: Business begin date if no claims/circumstances that could lead to a claim</p>				
<p>GL Coverage</p> <p>BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded</p>				
<p>BOP Coverage</p> <p>Not Available</p>				
<p>UW Items</p> <p>Primary COB if multiple COBs</p>				

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Class(es) of Business	Description			
	<p>Clinical professional with a PhD (not M.D.) who work with patients in a variety of therapeutic contexts including analysis and counseling. May also conduct psychological research and apply research to theories and techniques to problems, questions and issues in business, industry or government. They do not prescribe medication</p>			
Acceptable Professions	No additional professions			
Ineligible Professions	None outside of application declines			
Claims Example	<ul style="list-style-type: none"> A psychologist sees a teenaged boy weekly for months to deal with symptoms of depression. The therapist fails to recognize that the boy is suicidal and is blamed by the family for not intervening after he takes his own life. 			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">GL Square Footage Cap: 35k</td> <td style="width: 33%;">Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</td> </tr> </table>	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M		
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim			
GL Coverage	<p>BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings</p> <p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded</p>			
BOP Coverage	Not Available			
UW Items	Primary COB if multiple COBs			
Definition	Main tasks of social workers can include a variety of services such as case management (linking clients with agencies and programs that will meet their psychosocial needs), counseling & psychotherapy, foster care, human services management, social welfare policy analysis, community development, advocacy, teaching and research			
Acceptable Professions	No additional professions			
Ineligible Professions	<ul style="list-style-type: none"> Foster home Home health aide/care giver Child protective services 			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">GL Square Footage Cap: 35k</td> <td style="width: 33%;">Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</td> </tr> </table>	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
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PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim			
GL Coverage	BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings			
BOP Coverage	GL+ Available; Abuse or molestation excluded; Products/Completed Ops equal to General Agg Limit			

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Class(es) of Business	Description
Speech therapy	UW Items Primary COB if multiple COBs
	Definition Treats patients who have trouble speaking, communicating, swallowing or other upper aero digestive functions
	Acceptable Professions No additional professions
	Ineligible Professions None outside of application declines
	Policy Caps Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
	PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim
	GL Coverage BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings
	BOP Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded
	UW Items Not Available
	UW Items Primary COB if multiple COBs
Substance abuse counseling	Definition Treats clients who have a dependency on alcohol, prescription drugs or illegal street drugs. They help the client to cease substance abuse in order to avoid psychological, legal, financial, social and physical consequences that can be caused by use. They do not prescribe medication
	Acceptable Professions No additional professions
	Ineligible Professions • Drug testing • Treatment facilities
	Policy Caps Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
	PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim
	GL Coverage BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings
	BOP Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded
	UW Items Not Available
	UW Items Primary COB if multiple COBs
	Definition Guides clients in a series of physical poses and mental images to help them obtain a state of tranquility in the body & mind

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Class(es) of Business	Description			
Acceptable Professions	<ul style="list-style-type: none"> • Reiki • Aromatherapy 			
Ineligible Professions	None outside of application declines			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">GL Square Footage Cap: 35k</td> <td style="width: 33%;">Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M</td> </tr> </table>	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M
Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M Illinois PL Limit Cap: \$1M/\$1M		
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim BI coverage up to policy limit; \$25k personally identifiable information; \$200k sexual misconduct; \$5k admin & disciplinary proceedings			
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded			
BOP Coverage	Not Available			
UW Items	Primary COB if multiple COBs			

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Consultants

Class(es) of Business	Definition	Description
Business consulting; Management consulting; Project management; Strategy consultant; Other consulting services	Definition	<p>Provides advice to companies to help them improve performance through the analysis of existing business problems and development of future plans.</p> <p>This may include advice about business strategy, sales, operations, structure, or other specialized fields. This term is used broadly to define many types of consulting fields.</p> <p>A broad range of professionals may fit in this category. The business must provide acceptable consulting services and should not be one of the ineligible professions listed.</p> <p>Core Acceptable Professions/Services:</p> <ul style="list-style-type: none"> • Business continuity planning/disaster recovery <ul style="list-style-type: none"> ○ Provides advice related to the creation and validation of a plan for how an organization will recover after a disaster or extended disruption. • Ecological/"green" <ul style="list-style-type: none"> ○ Recommends steps client can take to maintain a healthy balance between organisms and the environment and/or steps to take to become a green organization. • General business operations and strategy <ul style="list-style-type: none"> ○ Provides advice related to planning and implementing strategies to improve the performance of business operations. • Intellectual property <ul style="list-style-type: none"> ○ Provides advice related to the implementation of processes that utilize intellectual property (i.e. copyrights, trade secrets). • Logistics management <ul style="list-style-type: none"> ○ Provides advice for clients looking to reduce costs or improve logistical performance. Focuses on improvements related to planning, organizing, and managing activities that provide goods/services. • Organizational structure <ul style="list-style-type: none"> ○ Provides advice related to organizational changes to improve productivity and profitability over the long term. • Project management <ul style="list-style-type: none"> ○ Advises clients on the planning, organizing, and managing of resources to bring about the successful completion of specific projects goals. <p>Other Acceptable Professions/Services:</p> <ul style="list-style-type: none"> • Placement consultant (i.e. choosing a senior living facility, apartment locator) • Mediator (if not an attorney/legal service provider)

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Class(es) of Business	Description
<p>Ineligible Professions</p> <p><i>*For this class of business only</i></p>	<ul style="list-style-type: none"> • Actuarial advice • Aerospace consulting or advice • Architecture or engineering advice • Construction management or advice • Contractors • Credit counseling • Environmental consulting or advice • Financing or financial auditing • General contracting • Home/physical inspectors • Insurance placement or advice • Investment or tax advice • Land acquisition • Law enforcement training • Legal advice • Lobbying and/or political advice • Medical advice • Mergers and acquisitions or business valuations • Mining consulting or advice • Oil, gas, or petroleum consulting or advice • Physical installers/installation technicians • Placement agencies (i.e. finding childcare or nannies) • Property managers (see miscellaneous training) • Repossessors • Safety consultants • Safety consulting or advice • Sales representative
<p>Claims Examples</p>	<ul style="list-style-type: none"> • A business consultant specializing in general business operations is hired by Zia’s pizza to streamline efficiencies. Zia’s implements suggested changes and the window of time from order to completion increases by 20%. This results in unhappy customers, less pizzas sold, and an overall loss of net income. Zia’s sues for financial loss that arose out of the consulting services rendered. Defense costs and any judgment are covered by the PL policy. • A management consultant is hired as a turnaround expert, but the client company’s fortunes take a turn for the worse. The client alleges that the professional advice provided caused the company a financial loss. If sued—even if the consultant doesn’t believe the loss was actually their responsibility—legal fees and time out from work to fight the case would be covered by the PL policy.

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Class(es) of Business	Description			
	<ul style="list-style-type: none"> A client slips and falls in a business consultant's office, injuring their foot. The GL policy would provide coverage for any bodily injury lawsuit. 			
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">Payroll Cap: \$3M</td> <td style="width: 33%;">Liability Limit Cap: \$5M</td> </tr> </table>	Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M
Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M		
	Retro Date: Business begin date if no claims/circumstances that could lead to a claim			
	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; \$25K Electronic Data Liability			
	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit; \$25k Electronic Data Liability			
	None			
	Creates ideas on how to drive a specific "call-to-action" from a client's core consumer group. May also assist clients with fulfillment requirements.			
	This consultant is responsible for creating a direct marketing plan that is trackable and measurable in order for the client to determine the best strategy for selling their products or services.			
	A direct marketing consultant may assist in developing a direct mail, mobile, telemarketing, or magazine campaign that solicits the customer to call a phone number for more information on the client's business. This will include the consultant advising on items such as which age group, income, location, or profession group the client should target for the campaign.			
Direct marketing	<p>Core Acceptable Professions/Services:</p> <ul style="list-style-type: none"> Marketing campaigns (servicing, and support) <ul style="list-style-type: none"> Assists clients in defining their target audience, determining how to reach them effectively, and developing effective marketing strategies. Marketing plan development/design, research and advice <ul style="list-style-type: none"> Assists clients in market analysis with an end goal of increasing company sales through an effective marketing plan. May complete a market analysis including size, segments, growth, competitors, customers, and buying behaviors. <p>Other Acceptable Professions/Services:</p> <ul style="list-style-type: none"> In-store marketing/lead generation Placement consultant (i.e. choosing a senior living facility, apartment locator) Outdoor product/store sign holder 			
	<ul style="list-style-type: none"> Tangible goods sales rep (i.e. pampered chef, lia sophia, flooring, etc) Moving billboard/advertisement driver – drives a bicycle, car, truck with an advertisement attached 			
Ineligible Professions				
Claims	A direct marketing consultant develops a direct mail campaign for a client. The campaign does not generate leads			

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Class(es) of Business	Description
Example	for the business as expected, so the client sues the consultant. The PL policy would provide coverage for legal costs and any damages awarded.
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim \$200k copyright/trademark infringement
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury excluded
UW Items	None
Definition	Similar to management consulting but focuses on clients in the education sector (schools). May provide advice on curriculum development or individual educational plans.
Acceptable Professions	<ul style="list-style-type: none"> • Curriculum design, development and implementation <ul style="list-style-type: none"> ◦ Assist clients in the educational process of designing, developing and implementing a successful curriculum program. • Employee/teacher compensation programs/payroll <ul style="list-style-type: none"> ◦ Provides advice related to employee pay. • Human Resources (including employment practices) <ul style="list-style-type: none"> ◦ Provides advice related to personnel, employment law, contract, policies, and procedures. • Individual Educational Plans (IEP) <ul style="list-style-type: none"> ◦ Offers advice on special education needs, including advising on what treatments, techniques, interventions, and therapies are most likely to benefit a child.
Education consulting	<ul style="list-style-type: none"> • Actuarial advice • Aerospace consulting or advice • Architecture or engineering advice • Construction management or advice • Counselors (see applicable counselor/therapist COB in BHW section) • CPR trainers (see CPR and First Aid Trainer COB) • Credit counseling • Educational subcontractors (see Training COB) • Environmental consulting or advice • Financing or financial auditing • General contracting • Halfway homes/rehab centers • Insurance placement or advice <p style="margin-top: 10px;"><i>*For this class of business only</i></p>

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Class(es) of Business	Description
	<ul style="list-style-type: none"> • Investment or tax advice • Land acquisition • Law enforcement training • Legal advice • Lobbying and/or political advice • Medical advice • Mergers and acquisitions or business valuations • Mining consulting or advice • Oil, gas, or petroleum consulting or advice • Safety consulting or advice • Sales representative • Schools/academies • Tour operators
Claims Example	An education consultant designs a curriculum to improve math standardized test scores for a school system. After implementation, test scores do not improve as expected so the school system sues the consultant. The PL policy would provide coverage for legal costs and any damages awarded.
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; \$25K Electronic Data Liability
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit; \$25k Electronic Data Liability
UW Items	None
Definition	A professional who helps clients maintain and achieve desired investment income and risk tolerance through asset allocation.
Acceptable Professions	<ul style="list-style-type: none"> • Financial adviser • Auditor
Ineligible Professions	None outside of application declines
Claims Example	A financial consultant accidentally spills coffee and damages a client's laptop. The GL policy would cover the cost to repair or replace the client's laptop.
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Not Available
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit

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Class(es) of Business	BOP Coverage	Description
	Not available	
	None	
	Definition	Similar to management consulting but focuses on human resource issues. May provide advice on compensation strategies and other employment practices.
	Acceptable Professions	<ul style="list-style-type: none"> • Employee compensation programs/payroll <ul style="list-style-type: none"> ○ Provides advice related to employee pay. • Employment practices (including employment contracts) <ul style="list-style-type: none"> ○ Provides advice employment practices related to issues of wrongful termination, sexual harassment, discrimination, invasion of privacy, false imprisonment, breach of contract, and emotional distress. • Organizational structure <ul style="list-style-type: none"> ○ Provides advice related to organizational changes to improve productivity and profitability over the long term. • Payroll <ul style="list-style-type: none"> ○ Provides guidance and best practice information regarding business payroll issues. • Union issues (including contract negotiation) <ul style="list-style-type: none"> ○ Advises the client on corporation and employee needs related to wages, hours, and working conditions.
Human Resources (HR) consulting	Ineligible Professions <i>*For this class of business only</i>	<ul style="list-style-type: none"> • Actuarial advice • Aerospace consulting or advice • Architecture or engineering advice • Benefit plan seller or administrator • Construction management or advice • Credit counseling • Environmental consulting or advice • Financing or financial auditing • General contracting • Insurance placement or advice • Investment or tax advice • Land acquisition • Law enforcement training • Legal advice • Lobbying and/or political advice • Medical advice • Mergers and acquisitions or business valuations • Mining consulting or advice • Oil, gas, or petroleum consulting or advice • Safety consulting or advice

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Class(es) of Business	Description
	<ul style="list-style-type: none"> Sales representative Staffing agent/company
Claims Example	A human resource consultant's client is notified 6 months after implementing employment practice changes of a lawsuit from a part time employee. The consultant mistakenly left out a key federal requirement regarding the amount of hours part time employees are permitted to work. The client has violated the rights of this employee based on the consultant's advice. The PL policy will cover legal costs and any associated damages from the lawsuit.
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; \$25K Electronic Data Liability
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit; \$25k Electronic Data Liability
UW Items	None
Definition	Similar to management consulting but focuses on marketing, sales, market research, product development, and branding strategies.
Marketing/media consulting; Advertising; Brand consultant; Digital marketing; Market research; Other marketing/PR services; Search engine services (SEO/SEM); Social media consultant	<p>Core Acceptable Professions/Services:</p> <ul style="list-style-type: none"> General business operations and strategy <ul style="list-style-type: none"> Assisting clients in the areas of improving their market position with best strategies. Marketing campaigns (servicing, and support) <ul style="list-style-type: none"> Assists clients in defining their target audience, determining how to reach them effectively, and developing effective marketing strategies. Marketing plan development/design, research and advice <ul style="list-style-type: none"> Assist clients in market analysis with an end goal of increasing company sales through an effective marketing plan. Market research <ul style="list-style-type: none"> Provides services related to the systematic collection and analysis of data about a particular target market or competitor. Media planning/buying <ul style="list-style-type: none"> Provides clients with assistance and possibly negotiation of rates, copy deadlines, placement, and merchandising on their behalf. Product development and testing <ul style="list-style-type: none"> Assists clients with strategies related to product viability through testing of market strategies. <p>Other Acceptable Professions/Services:</p> <ul style="list-style-type: none"> In-store product displays/sampling booths In-store marketing/lead generation

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Class(es) of Business	Description			
	<ul style="list-style-type: none"> Placement consultant (i.e. choosing a senior living facility, apartment locator) Outdoor product/store sign holder 			
Ineligible Professions <i>*For this class of business only</i>	<ul style="list-style-type: none"> Architecture or engineering advice Author/Publisher/Editor Construction management or advice Independent movie/film producer Law enforcement training Legal advice Lobbying and/or political advice Medical advice Mergers and acquisitions or business valuations Production company for commercial resale Sales representative or retail 			
Claims Examples	<ul style="list-style-type: none"> A marketing consultant recommended that a TV network client change their web address from www.cartoon.com to www.cartoon.tv.com to target a more focused audience. The “.tv” phenomenon never takes off as expected. The TV network loses their old .com address to a competitor and profits steadily decline. Legal fees and any damages the consultant is found liable for would be covered by the PL policy. A marketing consultant develops an ad for a client using a character trademarked by another business. A suit is filed against the client for infringing upon the rights of the character trademark. Any legal fees and damages would be covered by the PL policy if the client filed suit against the consultant. 			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">Payroll Cap: \$3M</td> <td style="width: 33%;">Liability Limit Cap: \$5M</td> </tr> </table>	Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M
Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M		
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim \$200k copyright/trademark infringement			
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded; \$25k Electronic Data Liability			
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury excluded; \$25k Electronic Data Liability			
UW Items	None			
Definition	Provides advice and helps individuals develop resumes for use in seeking employment. May also be classified as a Document Preparer.			
Resume consultant	<ul style="list-style-type: none"> Resume reviewer 			
Ineligible Professions	None outside of application declines			

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Class(es) of Business		Description	
	Policy Caps	Revenue Cap: \$5M	Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim	
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit	
	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit	
	UW Items	None	
	Definition	Similar to management consulting but focuses on providing research on various topics.	
Research consulting	Acceptable Professions	<p>Core Acceptable Professions/Services:</p> <ul style="list-style-type: none"> • Economic research (general macro/micro-economic issues) <ul style="list-style-type: none"> ◦ Assists clients with research on the production, distribution, and consumption of goods and services. ◦ General research ◦ This is a broad category that should be reviewed in detail to ensure there are no potential concerns with services. • Industry-specific matters (as per the client's industry) • Law <ul style="list-style-type: none"> ◦ Assists with areas related to the law, but does not provide any legal advice. ◦ Regulatory/governmental issues <p>Other Acceptable Professions/Services:</p> <ul style="list-style-type: none"> • Geneology researcher • Historical records researcher • Customer survey taker 	
	Ineligible Professions <i>*For this class of business only</i>	<ul style="list-style-type: none"> • Actuarial advice • Aerospace consulting or advice • Appraisals • Architecture or engineering advice • Background checks • Clinical or medical trials • Construction management or advice • Credit counseling • Doctor/Lawyer • Environmental consulting or advice • Financing or financial auditing • General contracting 	

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Class(es) of Business	Description
	<ul style="list-style-type: none"> • Insurance placement or advice • Investment or tax advice • Land acquisition • Law enforcement training • Legal advice • Loan originator • Lobbying and/or political advice • Medical advice • Mergers and acquisitions or business valuations • Mining consulting or advice • Oil, gas, or petroleum consulting or advice • Private investigations • Referral service • Safety consulting or advice • Sales representative • Title abstracting
Claims Example	A research consultant incorrectly researches a family's genealogy. Any legal fees and damages awarded would be covered by the PL policy .
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim \$200k copyright/trademark infringement
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded; \$25k Electronic Data Liability
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury excluded; \$25k Electronic Data Liability
UW Items	None

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IT/Technology

Class(es) of Business	Description
<p style="text-align: center;">Definition</p>	<p>IT Consultants and Technology Service providers are very similar in nature and potentially interchangeable.</p> <p>In trying to distinguish the two, IT consultants are typically providing IT/technology advice to a client. Technology service providers typically take a more hands on approach, either installing or diagnosing technology products within our acceptable service guidelines.</p> <p>They are similar to management consultants but focus on technology. This may include advice on systems integration, technology strategies, custom software, project management, network design, data processing, value added reselling (VAR), or training.</p> <p>This is our largest class of business, as such a broad range of professionals may fit in this category. The business must provide acceptable consulting services and should not be one of the ineligible professions listed.</p>
<p>IT consulting; Application development; Application service provider; Computer consultant; Computer programming services; Computer system/network developer; Data processing; Database designer; IT project management; IT software/hardware training services; Other technology services; Software development; Technology services; Value added reseller of computer hardware; Website design</p>	<p>Core Acceptable Professions/Services:</p> <ul style="list-style-type: none"> • Application Service Provider (ASP) <ul style="list-style-type: none"> ○ Develops and delivers software tools for rent over the internet that clients can remotely access. • Custom software programming/development <ul style="list-style-type: none"> ○ Creates software either for specific organizations or functions. • Data processing, analysis, and database design <ul style="list-style-type: none"> ○ Assists clients with data processing or analysis of databases and design systems. • Game developer <ul style="list-style-type: none"> ○ Develops software with an end result of producing a video game • IT consulting and/or IT project management <ul style="list-style-type: none"> ○ Provides advice on system integrations, technology strategies, or project management • Internet hosting services <ul style="list-style-type: none"> ○ Runs an internet server that allows organizations and individuals to serve content to the Internet. • Internet search engine <ul style="list-style-type: none"> ○ Provides services related to internet search engines • Internet Service Provider (ISP) <ul style="list-style-type: none"> ○ Provide clients internet connectivity for services such as internet browsing and email. • Network security design and consulting <ul style="list-style-type: none"> ○ Develops strategies specific to security or firewalls. • Smartphone/mobile phone/tablet application development <ul style="list-style-type: none"> ○ Provides programming and application development for smartphones/mobile phones/tablets. • Systems/hardware/network installation maintenance and support

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Class(es) of Business	Description
	<ul style="list-style-type: none"> ○ Installs and provides maintenance/support/training for software, hardware, and peripherals. • Systems/network design, integration and advice <ul style="list-style-type: none"> ○ Advises clients regarding integrating and managing technology. This is usually a part of a large scale system like enterprise resource planning. • Technology training <ul style="list-style-type: none"> ○ Provides instruction and education on various topics related to technology/hardware/software. • Third-party software installation, customization, and support <ul style="list-style-type: none"> ○ Assists clients by installing, customizing, and managing third party software. • Value Added Reseller (VAR) <ul style="list-style-type: none"> ○ Takes an off the shelf product (like a Dell computer) and configures it for a client. In this instance, the primary value being added is the configuration service of the hardware, not the hardware itself. The product exposure in this case is acceptable. • Website design <ul style="list-style-type: none"> ○ Design websites for clients. Responsible for the look and feel of the website as well as functionality. <p>Other Acceptable Professions/Services:</p> <ul style="list-style-type: none"> • Computer or mobile phone/tablet repairperson (i.e. Geek Squad) • Computer or mobile phone/tablet repair store front with minimal retail exposure • Sound/video software programmer • Wireless network installer • IT staffing agent/company, but coverage only applies to the IT services provided • Installation/Service Technician (cabling/wiring, cable/internet/satellite, alarm systems, home theatres, audio/video) – see ineligible professions below as well • DJ services for clients (not hosting the event)
Ineligible Professions <i>*For this class of business only</i>	<ul style="list-style-type: none"> • Domain name registration services • Hosting, facilitating, or conducting electronic auctions • Installation/Service Technician (heavy equipment or large appliance installation, i.e. a/c system installations) • Internet content aggregator/web portal • Internet/on-line publisher of content • Payment processing services • Repairperson/Mechanic (vehicle, machinery) • VOIP service providers or any services related to VOIP operations such as hardware and software related to transmission medium for telephone calls through IP, including quality enhancements • Working with software or providing other IT services related to aerospace, medical devices, oil, gas, or petroleum
Claims	<ul style="list-style-type: none"> • A software developer who creates a program faces an allegation the software code was obtained from a

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Class(es) of Business	Description			
Examples	<p>program created by another developer. An allegation of intellectual property infringement is filed. Legal fees and any associated damages the developer is held liable for are covered by the PL policy.</p> <ul style="list-style-type: none"> A client sues because a solution implemented by the IT consultant caused a virus to be introduced into their systems. The client alleged financial loss. Legal fees and any judgment are covered by the PL policy. 			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">Revenue Cap: \$5M</td> <td style="width: 33%; text-align: center;">Payroll Cap: \$3M</td> <td style="width: 33%; text-align: center;">Liability Limit Cap: \$5M PL Limit Cap: \$1M for Internet search engine or Smartphone/mobile phone/table application development professions</td> </tr> </table>	Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M PL Limit Cap: \$1M for Internet search engine or Smartphone/mobile phone/table application development professions
Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M PL Limit Cap: \$1M for Internet search engine or Smartphone/mobile phone/table application development professions		
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim \$200k Software Copyright Infringement (Not available for Game developers and Smartphone/mobile phone/table application development professions)			
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; \$25K Electronic Data Liability			
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit; \$25k Electronic Data Liability			
UW Items	None			



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Miscellaneous

Class(es) of Business	Definition	Description/Examples
Accountants	Acceptable Professions	A professional that keeps, audits, and inspects the financial records of individuals or businesses and prepares financial and tax reports
	Ineligible Professions	No additional professions
	Policy Caps	Revenue Cap: \$1M Payroll Cap: \$3M Liability Limit Cap: \$3M PL; \$5M GL
	PL Coverage	Retro Date: Policy inception date, but will match date on current active policy if applicable
	GL Coverage	\$100k for Third Party Discrimination; \$5k for Subpoena Assistance; \$5k for Admin & Disciplinary Proceedings
	BOP Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	UW Items	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit; Crime Package unavailable
	Definition	None
	Acceptable Professions	Professional who deals with the financial impact of risk and uncertainty
	Ineligible Professions	No additional professions
Actuarial services	Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage	Not Available
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
	UW Items	None
	Definition	Performs telephone and answering support services for their client. Typically an independent contractor handling sales/service calls for a larger entity
	Acceptable Professions	<ul style="list-style-type: none"> Telemarketing company (GL only)
Answering/paging servicer	Ineligible Professions	<ul style="list-style-type: none"> Large call center organization (i.e. Sutherland)
	Policy Caps	Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M

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Class(es) of Business	Description/Examples
Auctioneering	PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim Excludes: Violations of 'Do Not Call' statutes; Excludes: Mechanical breakdown of 'Telemessaging Equipment'
	GL Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	BOP Coverage \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
	UW Items None
	Definition Buys and sells goods or property by conducting a bidding process to obtain the best price for the client
	Acceptable Professions <ul style="list-style-type: none"> Auction services as an independent contractor
	Ineligible Professions <ul style="list-style-type: none"> Online auctioneer Auction houses
	Policy Caps Revenue Cap: \$5M Payroll Cap: \$5M Liability Limit Cap: \$5M
	PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim
	GL Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
BOP Coverage \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit	
UW Items None	
Definition Records the financial transactions for their client.	
Acceptable Professions No additional professions	
Ineligible Professions <ul style="list-style-type: none"> Financial planner Accountant (CPA) Banker Investment advisor 	
Policy Caps Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M	
PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim Excludes: Putting together audited financial statements, investment advisory services, auditing books and records, commingling of funds, failure to safeguard funds	
GL Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit	
BOP Coverage \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit;	

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Class(es) of Business	Description/Examples
UW Items	Crime package unavailable
Definition	None Manages and runs multiple aspects and affairs of their client, including planning, operations, marketing, and financial matters.
Acceptable Professions	No additional professions
Ineligible Professions	Experience has shown customer's use this class of business as a "catch all" if unable to find a fit for their services. <ul style="list-style-type: none"> • Landscaper (see Landscaping/Lawn Care COB) • Cleaning company or individual (see Janitorial/Cleaning COB) • Construction manager • Contractor • Drug tester
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim Excludes: Putting together audited financial statements, Investment advisory services, auditing books and records, commingling of funds, failure to safeguard funds, mergers/acquisitions, valuation of tangible/intangible property, promise or guarantee of the future value of any property
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
UW Items	None
Definition	Evaluates claims or losses and recommends settlement amounts on behalf of an insurance company or insured. May include the authority to settle claims up to a certain amount on the carrier's behalf They appraise after a loss – do not confuse with a full time appraiser
Acceptable Professions	No additional professions
Ineligible Professions	<ul style="list-style-type: none"> • Tradesman/contractor • Property preservation • Inspector • Appraiser/Inspector
Claims Example	A claims adjuster is hired by an insurance company to assist with property claims after Hurricane Katrina. Damages to the properties due to flooding and not due to wind are reviewed. A class action lawsuit is filed by property owners that did not have flood insurance and were denied coverage under their Homeowners Insurance. Legal fees and any settlement payments are covered.

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Class(es) of Business		Description/Examples	
Court reporting	Policy Caps	Revenue Cap: \$5M	Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim Exclusion: public adjuster services \$2,500 minimum deductible	
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit	
	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit; Crime package unavailable	
	UW Items	None	
	Definition	Transcribes spoken or recorded speeches into a written form. Typically works at court proceedings or depositions	
	Acceptable Professions	No additional professions	
	Ineligible Professions	None outside of application declines	
	Policy Caps	Revenue Cap: \$5M	Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim Exclusion: Notarization, certification or acknowledgement of a signature without the person making such signature in the insured's presence, unauthorized distribution of any proceedings in the form of; recordings, transcripts, indexes of transcripts and/or summaries of transcripts. \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit	
GL Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit		
BOP Coverage	None		
UW Items	A person who offers education to clients on how to avoid incurring debts that cannot be repaid and establishing a debt management plan or budget		
Definition	No additional professions		
Acceptable Professions	None outside of application declines		
Ineligible Professions	None outside of application declines		
Policy Caps	Revenue Cap: \$5M	Payroll Cap: \$3M Liability Limit Cap: \$5M	
PL Coverage	Not Available		
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit		
Credit counseling	Policy Caps	Revenue Cap: \$5M	Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage	Not Available	
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit	

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Class(es) of Business	Description/Examples	
Document preparation	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
	UW Items	None
	Definition	Prepares documents, including presentations, word processing, and typing services. May also proof read completed documents, but does not do any content development
	Acceptable Professions	No additional professions
	Ineligible Professions	<ul style="list-style-type: none"> Contractor Paralegal or legal services Mergers and acquisitions or business valuations Title abstracting
	Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
	UW Items	None
Event planning / promotion	Definition	Plans, promotes, budgets, schedules, coordinates and conducts events including weddings, festivals, fundraisers, parties, or corporate events.
	Acceptable Professions	<ul style="list-style-type: none"> Wedding planner
	Ineligible Professions	<ul style="list-style-type: none"> Professional sporting event host (i.e. wrestling) Tattoo/t-shirt air brusher DJ (see Technology Services) Audio/visual producer Event entertainer (costume characters, bounce house, ponies) Lighting/sound installer Caterer Party equipment rental companies Nightclubs Event insurance (i.e. golf tournament or concert, concern with event being cancelled)
	Claims Example	An event planner is hired for an ice sculpture convention in CT. The planner neglects to properly arrange for caterers on the day of the event. As a result the event is delayed a week, causing financial loss to the ice sculptors organization. Our PL policy would cover legal defense costs and damages the planner is liable for.

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Class(es) of Business		Description/Examples		
Event planning / promotion	Policy Caps	Revenue Cap: \$5M	GL Square Footage Cap: 35k Liability Limit Cap: \$5M	
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim Exclusion: Fundraising activities, promotion of media (film, music, books, websites), promotion of entertainers (musicians, actors, artists).		
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit		
	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit		
	UW Items	None		
Expert witness services	Definition	Provides knowledge on a particular subject beyond that of an average person. Typically testifies at court proceedings but does not provide any legal services		
	Acceptable Professions	No additional professions		
	Ineligible Professions	<ul style="list-style-type: none"> Bounty hunter 		
	Policy Caps	Revenue Cap: \$5M	Payroll Cap: \$3M Liability Limit Cap: \$5M	
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim		
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit		
	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit		
	UW Items	None		

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Class(es) of Business	Description/Examples
Definition	Provides media services in the form of visual design. Conveys a visual representation of ideas and messages. The ideas can be used in the development of advertisements, brands/logos, and websites
Acceptable Professions	<ul style="list-style-type: none"> Visual effect designer for films/videos
Ineligible Professions	<ul style="list-style-type: none"> Printing/manufacturer (signs, cards, paper, etc) Face/body painter
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim \$200k copyright/trademark infringement; Includes coverage for website design services
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded; \$25k Electronic Data Liability
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury excluded; \$25k Electronic Data Liability
UW Items	None
Definition	A professional who advises clients how to invest their money
Acceptable Professions	<ul style="list-style-type: none"> Insurance agent
Ineligible Professions	None outside of application declines
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Not Available
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
BOP Coverage	Not Available
UW Items	None
Definition	Professional who gives legal advice and assistance to clients and may represent them in court or other legal matters
Acceptable Professions	<ul style="list-style-type: none"> Private investigator

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Class(es) of Business	Description/Examples	
Life/career/executive coaching	Ineligible Professions	<ul style="list-style-type: none"> Bail bondsman
	Claims Example	While visiting the lawyer's office, a client trips over a rug and hits their head on the corner of a desk. Our GL policy would provide coverage for their injuries.
	Policy Caps	Revenue Cap: \$5M Square Footage Cap: 35k Liability Limit Cap: \$5M
	PL Coverage	Not Available
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded
	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury excluded; Crime package unavailable
	UW Items	None
	Definition	Provides advice about life, careers or other personal matters. Does not work in areas related to mental health, medical counseling, marriage counseling, social work or substance abuse counseling
	Acceptable Professions	No additional professions
	Ineligible Professions	<ul style="list-style-type: none"> Counselor Social worker Mental health counselor Marriage counselor Substance abuse counselor Faith based counselor (see applicable BHW COBs)
	Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit	
UW Items	None	
Definition	Submit and follows up on claims to insurance companies and patient invoices to receive and process payments	
Medical billing	Acceptable Professions	No additional professions
	Ineligible Professions	<ul style="list-style-type: none"> Bill collector Collection agency

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Class(es) of Business	Description/Examples
	<p>Claims Example A medical biller receives electronic data and incorrectly codes medical procedures on some forms required by insurers. A lawsuit alleging negligence is filed. The Professional Liability policy would cover legal costs and any damages.</p> <p>Policy Caps Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M</p> <p>PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim \$200k HIPAA coverage</p> <p>GL Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit</p> <p>BOP Coverage \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit</p> <p>UW Items None</p> <p>Definition A person who specializes in originating or servicing mortgage loans</p>
Mortgage brokering / banking	<p>Acceptable Professions No additional professions</p> <p>Ineligible Professions None outside of application declines</p> <p>Policy Caps Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M</p> <p>PL Coverage Not Available</p> <p>GL Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit</p> <p>BOP Coverage \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit; Crime package unavailable</p> <p>UW Items None</p> <p>Definition Serves as a witness and attests to the validity of the signatures of others and authenticates documents</p>
	<p>Acceptable Professions No additional professions</p> <p>Ineligible Professions None outside of application declines</p>
	<p>Claims Example A notary notarizes a document that is not completely filled in. Our policy would cover any legal costs or damages that result from a negligence lawsuit.</p>
	<p>Policy Caps Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M</p>
	<p>PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim</p>
	<p>GL Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit</p>

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Class(es) of Business	Description/Examples
Personal concierge/assistant	BOP Coverage \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
	UW Items None
	Definition Runs the aspects of an individual's personal affairs; including planning and assisting in daily personal tasks
	Acceptable Professions No additional professions
	Ineligible Professions <ul style="list-style-type: none"> • Home health aide/care giver • Cleaning company (see Janitorial/Cleaning COB) • Daycare/childcare company • Petsitter • Moving company • Private security company • Chauffeur
	Policy Caps Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage Retro Date: Business begin date if no claims/circumstances that could lead to a claim \$25k Contingent BI/PD
	GL Coverage \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	BOP Coverage \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
	UW Items None
Photography	Definition Takes and provides photographs or video of events.
	Acceptable Professions Typical events include weddings, corporate events, and parties. <ul style="list-style-type: none"> • Client videographer • Photo booths
	Ineligible Professions <ul style="list-style-type: none"> • Independent movie/film producer • Production company developing content for commercial resale • Photography by aircraft or drone
	Claims Examples <ul style="list-style-type: none"> • A photographer is hired to take photographs of the McBride family reunion at their summer residence in Martha's Vineyard. The photographer leaves out shots specifically requested by the family. The costs associated with transportation and any lost wages for the McBride family having to travel back to Martha's Vineyard would be covered under the PL. • During a photo shoot for a client, the photographer's lighting equipment falls and injures a person passing by. Our GL policy would provide coverage for their injuries.
	Policy Caps Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M

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Class(es) of Business	Description/Examples			
	<p>PL Coverage</p> <p>Retro Date: Business begin date if no claims/circumstances that could lead to a claim</p> <p>\$25k Contingent BI/PD</p>			
	<p>GL Coverage</p> <p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit</p>			
	<p>BOP Coverage</p> <p>\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit</p>			
	<p>UW Items</p> <p>None</p>			
	<p>Definition</p> <p>Delivers legal notices to a person on behalf of a court</p>			
	<p>Acceptable Professions</p> <p>No additional professions</p>			
	<p>Ineligible Professions</p> <ul style="list-style-type: none"> Private security firms 			
	<p>Claims Example</p> <p>A process server serves a John B. Smith. The server learns later the wrong John B. Smith was served. A personal injury lawsuit for damages to John B. Smith's character is filed. Our policy would provide legal defense and any damages coverage.</p>			
	<p>Policy Caps</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">Payroll Cap: \$3M</td> <td style="width: 33%;">Liability Limit Cap: \$5M</td> </tr> </table>	Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M
	Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M	
<p>PL Coverage</p> <p>Retro Date: Business begin date if no claims/circumstances that could lead to a claim</p>				
<p>GL Coverage</p> <p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit</p>				
<p>BOP Coverage</p> <p>\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit</p>				
<p>UW Items</p> <p>None</p>				
<p>Definition</p> <p>Manages the administrative and maintenances of a property for others. This includes collecting rents, screening tenants, filling rental vacancies, evicting tenants and managing maintenance contracts for the upkeep of a property.</p>				
<p>Acceptable Professions</p> <p>Does not include construction activities or directly performing actual maintenance activities.</p>				
Property management	<p>Acceptable Professions</p> <p>No additional professions</p>			
	<ul style="list-style-type: none"> Cleaning company/maid/janitor (see Janitorial/Cleaning COB) Contractor Handyman Home inspector/appraiser Insurance agent Mortgage banker Property developer/builder Property preservationist 			

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Class(es) of Business	Description/Examples			
	<ul style="list-style-type: none"> Real estate appraiser Title abstractor 			
Claims Examples	<ul style="list-style-type: none"> After denying a potential tenant a lease for an apartment in a building managed by the property manager, they file a suit alleging that they were denied the lease based on their race. Our policy would provide legal defense and coverage for any damages for a discrimination suit. During the winter, a visitor to a managed building slips and falls and then alleges that the property manager failed to secure snow removal services for the property, leading to the unsafe condition that caused their injuries. Our policy will pay for the damages, up to \$25,000. 			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M (CA: \$500k)</td> <td style="width: 33%;">Payroll Cap: \$3M (CA: \$500k)</td> <td style="width: 33%;">Liability Limit Cap: \$5M NY PL Limit Cap: \$1M CAPL Limit Cap: \$3M</td> </tr> </table>	Revenue Cap: \$5M (CA: \$500k)	Payroll Cap: \$3M (CA: \$500k)	Liability Limit Cap: \$5M NY PL Limit Cap: \$1M CAPL Limit Cap: \$3M
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PL Coverage	Retro Date: Policy inception date, but will match date on current active policy if applicable			
GL Coverage	<p>\$25k Contingent BI/PD coverage; \$1k minimum deductible</p> <p>Exclusions: services for any property with an ownership interest of 15% or more.</p> <p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded; \$1k off-premises deductible</p>			
BOP Coverage	Not available			
UW Items	Primary COB if multiple COBs			
Definition	Manages and plans the flow of information about a person or business to the general public in an effort to promote goodwill about that person or business			
Acceptable Professions	No additional professions			
Ineligible Professions	None outside of application declines			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">Payroll Cap: \$3M</td> <td style="width: 33%;">Liability Limit Cap: \$5M</td> </tr> </table>	Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M
Revenue Cap: \$5M	Payroll Cap: \$3M	Liability Limit Cap: \$5M		
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim			
GL Coverage	\$200k copyright/trademark infringement;			
BOP Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded			
	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury excluded			

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Class(es) of Business	Description/Examples			
UW Items	None			
Definition	<p>Acts as an intermediary between two parties for the purpose of conducting real estate transactions. May include matching tenants and landlords for the purpose of filling rental vacancies.</p> <p>Does not include home inspections, title agent/abstractor services, or formal home appraisals (for bank valuations).</p>			
Acceptable Professions	<ul style="list-style-type: none"> • Broker price opinion (BPO) provider 			
Ineligible Professions	<ul style="list-style-type: none"> • Cleaning company/maid/janitor (see Janitorial/Cleaning COB) • Contractor • Handyman • Home inspector/appraiser • Insurance agent • Mortgage banker • Property developer/builder • Property preservationist • Real estate appraiser • Title abstractor 			
Real estate agents/brokers	<ul style="list-style-type: none"> • After closing a sale, a new homeowner finds defects with the property. The homeowner makes a claim against the real estate agent for the diminished value of the home alleging that they did not disclose the defects. Our policy would provide legal defense and coverage for any damages. • A real estate agent accidentally misses a deadline to inform another party that their client has opted out of purchasing a property. This causes them to be on the hook for a substantial deposit. Our policy would provide coverage for legal defense and any damages awarded. • While showing a home, a perspective buyer brings a rowdy child along who damages a piece of artwork in the seller's home. The seller alleges that the real estate agent was negligent in not protecting the artwork and failed to supervise the buyer and their child's raucous behavior, leading to the damaged artwork. Our policy would provide coverage. • While putting up general awareness signs in the neighborhood, an employee of the real estate agent drives a stake through a water line causing damage to a nearby homeowner's lawn. Our GL policy would provide coverage. • While in the real estate agent's office a prospective client burns themselves on a scorching cup of coffee. Our GL policy would provide coverage. 			
Policy Caps	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center; vertical-align: middle;">Revenue Cap: \$5M (CA: \$500k)</td> <td style="width: 33%; text-align: center; vertical-align: middle;">Payroll Cap: \$3M (CA: \$500k)</td> <td style="width: 33%; text-align: center; vertical-align: middle;">Liability Limit Cap: \$5M NY PL Limit Cap: \$1M CA PL Limit Cap: \$3M</td> </tr> </table>	Revenue Cap: \$5M (CA: \$500k)	Payroll Cap: \$3M (CA: \$500k)	Liability Limit Cap: \$5M NY PL Limit Cap: \$1M CA PL Limit Cap: \$3M
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Class(es) of Business	Description/Examples			
	<p>PL Coverage</p> <p>Retro Date: Policy inception date, but will match date on current active policy if applicable</p> <p>\$100K Fair Housing Act Claims; \$25K Open House PD Claims; \$100k Failure to Disclose Pollutants; \$5k admin & disciplinary proceedings; \$1k minimum deductible;</p> <p>Exclusions/Out of Appetite: any ownership interest as buyer/seller; Over 25% of commissions from dual agency sales</p>			
	<p>GL Coverage</p> <p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded; \$1k off-premises deductible</p>			
	<p>BOP Coverage</p> <p>Not available</p>			
	<p>UW Items</p> <p>Primary COB if multiple COBs</p>			
	<p>Definition</p> <p>Finds and identifies individuals for employment on behalf of companies or individuals. Does not provide leased employees, temporary staff or serve as a professional employer organization (PEO).</p>			
	<p>Acceptable Professions</p> <ul style="list-style-type: none"> • Headhunters 			
	<p>Ineligible Professions</p> <ul style="list-style-type: none"> • Catering • Child care or nanny recruitment or placements • Act as Professional Employer Organization (PEO) • Lease employees or provide employees to other organizations • Medical personnel recruitment or placements • Staffing 			
	<p>Claims Example</p> <p>A recruiter finds and places an employee for a business. A suit of negligence is later filed because the employee does not have the required qualifications for the position. Our policy would provide coverage.</p>			
	<p>Policy Caps</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$5M</td> <td style="width: 33%;">GL Square Footage Cap: 35k</td> <td style="width: 33%;">Liability Limit Cap: \$5M</td> </tr> </table>	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M
	Revenue Cap: \$5M	GL Square Footage Cap: 35k	Liability Limit Cap: \$5M	
<p>PL Coverage</p> <p>Retro Date: Business begin date if no claims/circumstances that could lead to a claim</p> <p>Exclusions: Discrimination, Harassment, sexual harassment or hostile work environment, retaliation, employment-related misrepresentations to an employee of an organization, violation of an individual's civil rights.</p>				
<p>GL Coverage</p> <p>\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Personal/Advertising Injury excluded</p>				
<p>BOP Coverage</p> <p>\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury excluded</p>				
<p>UW Items</p> <p>None</p>				
<p>Definition</p> <p>A regulated professional who buys and sells shares and other securities through markets</p>				
<p>Acceptable Professions</p> <p>No additional professions</p>				
<p>Ineligible</p> <p>None outside of application declines</p>				
<p>Stock brokering</p>				

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Class(es) of Business	Description/Examples
Professions	Policy Caps: Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage: Not Available
	GL Coverage: \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	BOP Coverage: Not Available
	UW Items: None
	Definition: Works with artists and entertainment personalities. May also provide representation, negotiate contracts, schedule jobs/appearances, and provide marketing support/advice. Serves in a marketing related role and not in any type of legal advice role
	Acceptable Professions: No additional professions
	Ineligible Professions: <ul style="list-style-type: none"> • Club/Event promoter
	Policy Caps: Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M
	PL Coverage: Retro Date: Business begin date if no claims/circumstances that could lead to a claim
Talent agency	GL Coverage: \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	BOP Coverage: \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
	UW Items: None
	Definition: Prepares tax returns and offers tax advice for individuals. May represent clients and assist in tax audits. Does not audit books and records
	Acceptable Professions: No additional professions
	Ineligible Professions: <ul style="list-style-type: none"> • Financial planner • Accountant • Banker • Investment advisor
	Policy Caps: Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M
	PL Coverage: Retro Date: Business begin date if no claims/circumstances that could lead to a claim
	GL Coverage: Exclusions: Putting together audited financial statements, auditing books and records, investment advisory services. \$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	BOP Coverage: \$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit; Crime package unavailable
Tax preparation	

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Class(es) of Business		Description/Examples
UW Items	None	
Definition	Provides instruction and education on various topics or vocations. Does not include physical training, the training of animals, or aviation training	
Acceptable Professions	<ul style="list-style-type: none"> Drama teacher Music teacher Educational subcontractor 	
Ineligible Professions	<ul style="list-style-type: none"> Animal training Architecture or engineering training Aviation training Behind the wheel driving Construction management Cooking or food preparation Daycare or childcare Fitness trainer (see health and wellbeing training) Investment advisor Law enforcement trainer Learning centers Medical training Safety trainer/consultant Security guard training or services Social worker (see health and wellbeing training) 	
Policy Caps	Revenue Cap: \$5M	Payroll Cap: \$3M Liability Limit Cap: \$5M
PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim	
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit	
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit	
UW Items	None	
Definition	Interprets the meaning of text or speech in one language and provide the equivalent meaning in another	
Acceptable Professions	<ul style="list-style-type: none"> Transcription provider (non-medical) 	
Ineligible Professions	None outside of application declines	
Policy Caps	Revenue Cap: \$5M	Payroll Cap: \$3M Liability Limit Cap: \$5M

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Class(es) of Business	Description/Examples	
Travel agency	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
	BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit
	UW Items	None
	Definition	Sells travel related products to individuals or businesses on behalf of travel suppliers such as airlines or hotels. This includes the coordination of providers, booking trips, obtaining tickets, and facilitating payment. Serves clients with both business and personal arrangements.
	Acceptable Professions	No additional professions
	Ineligible Professions	<ul style="list-style-type: none"> Tour operator Charter business – tours or excursions typically arranged on boats or buses Booking travel arrangements using travel reward points the client did not obtain (i.e. creating travel reward bookings from points obtained through a travel reward broker)
	Policy Caps	Revenue Cap: \$5M GL Square Footage Cap: 35k Liability Limit Cap: \$5M
	PL Coverage	Retro Date: Business begin date if no claims/circumstances that could lead to a claim
	GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit	
UW Items	None	
Definition	A person who holds, manages, or invests assets for the benefit of another	
Acceptable Professions	No additional professions	
Ineligible Professions	None outside of application declines	
Policy Caps	Revenue Cap: \$5M Payroll Cap: \$3M Liability Limit Cap: \$5M	
PL Coverage	Not Available	
GL Coverage	\$100k for damage to premises rented; GL+ Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit	
BOP Coverage	\$50k for damage to premises rented; Plate glass coverage included; Personal/Advertising Injury subject to Occ Limit	
UW Items	None	

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Landscape/Janitorial/Retail

Class(es) of Business	Description/Examples																				
Definition	A person employed in an apartment house, office building, school, etc., to clean the public areas, remove garbage, and do minor repairs; caretaker.																				
Acceptable Professions	<ul style="list-style-type: none"> Dryer vent cleaning Exterior residential cleaning services In home or residential cleaning and/or janitorial services Small office cleaning or janitorial services 																				
Ineligible Professions	<ul style="list-style-type: none"> Auto, boat, or vehicle cleaning or detailing Commercial window cleaning Construction, maintenance, repair, renovation, or property preservation services Exterior cleaning for commercial surfaces, buildings, or structures Hazardous waste cleaning or removal Laundry or dry cleaning services Pet or animal grooming Sandblasting services 																				
Janitorial/cleaning services	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #0056b3; color: white;">Policy Caps</td> <td style="background-color: #0056b3; color: white;">Revenue Cap: N/A</td> <td style="background-color: #0056b3; color: white;">Payroll Cap: \$500k</td> <td style="background-color: #0056b3; color: white;">Liability Limit Cap: \$2M</td> </tr> <tr> <td style="background-color: #0056b3; color: white;">PL Coverage</td> <td colspan="3" style="background-color: #0056b3; color: white;">Not Available</td> </tr> <tr> <td style="background-color: #0056b3; color: white;">GL Coverage</td> <td colspan="3" style="background-color: #0056b3; color: white;">\$100k for damage to premises rented; \$50k in pollution liability coverage; GL+ NOT Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded</td> </tr> <tr> <td style="background-color: #0056b3; color: white;">BOP Coverage</td> <td colspan="3" style="background-color: #0056b3; color: white;">Not Available</td> </tr> <tr> <td style="background-color: #0056b3; color: white;">UW Items</td> <td colspan="3" style="background-color: #0056b3; color: white;">Pay Plan: 4 installments with 25% minimum earned; 14-day cancellation NOT available</td> </tr> </table>	Policy Caps	Revenue Cap: N/A	Payroll Cap: \$500k	Liability Limit Cap: \$2M	PL Coverage	Not Available			GL Coverage	\$100k for damage to premises rented; \$50k in pollution liability coverage; GL+ NOT Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded			BOP Coverage	Not Available			UW Items	Pay Plan: 4 installments with 25% minimum earned; 14-day cancellation NOT available		
Policy Caps	Revenue Cap: N/A	Payroll Cap: \$500k	Liability Limit Cap: \$2M																		
PL Coverage	Not Available																				
GL Coverage	\$100k for damage to premises rented; \$50k in pollution liability coverage; GL+ NOT Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded																				
BOP Coverage	Not Available																				
UW Items	Pay Plan: 4 installments with 25% minimum earned; 14-day cancellation NOT available																				
Definition	Any activity that modifies or maintains the visible features of an area or land.																				
Acceptable Professions	<ul style="list-style-type: none"> Residential or commercial lawn care or landscaping services Gutter or chimney cleaning under exterior cleaning services 																				
Ineligible Professions	<ul style="list-style-type: none"> Excavation (includes any digging/removal of soil below 2 feet) Property preservation services Tree removal 																				
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #0056b3; color: white;">Revenue Cap: N/A</td> <td style="background-color: #0056b3; color: white;">Payroll Cap: \$500k</td> <td style="background-color: #0056b3; color: white;">Liability Limit Cap: \$2M</td> </tr> </table>	Revenue Cap: N/A	Payroll Cap: \$500k	Liability Limit Cap: \$2M																	
Revenue Cap: N/A	Payroll Cap: \$500k	Liability Limit Cap: \$2M																			
Landscaping /gardening services; Lawn care services; Exterior cleaning services; Snow blowing and removal (no auto coverage)																					

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Class(es) of Business	Description/Examples			
PL Coverage	Not Available			
GL Coverage	\$100k for damage to premises rented; \$50k in pollution liability coverage; GL+ NOT Available; Products/Completed Ops subject to General Agg Limit; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded			
BOP Coverage	Not Available			
UW Items	Pay Plan: 4 installments with 25% minimum earned; 14-day cancellation NOT available			
Definition	A physical place of business for the purpose of selling goods.			
Acceptable Professions	<ul style="list-style-type: none"> • Appliance or electronic stores • Clothing or apparel stores • Florists • Jewelry stores • Home furnishing stores • Other stores with some food or drink sales • Other stores without any food or drink sales 			
Ineligible Professions	<ul style="list-style-type: none"> • 100% of revenue derived from e-commerce or internet sales • Alcohol, tobacco, electronic cigarette, or vapor stores • Auto repair or gas stations • Auto, boat, or utility vehicle parts and dealers • Convenience stores • Department stores • Farming or gardening supply stores • Grocery stores • Gun, firearm, or ammunition stores • Health food, vitamin, or drug stores • Pet or pet supply stores • Restaurants, bars, or nightclubs 			
Policy Caps	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Revenue Cap: \$3M</td> <td style="width: 33%;">Payroll Cap: N/A</td> <td style="width: 33%;">Liability Limit Cap: \$2M</td> </tr> </table>	Revenue Cap: \$3M	Payroll Cap: N/A	Liability Limit Cap: \$2M
Revenue Cap: \$3M	Payroll Cap: N/A	Liability Limit Cap: \$2M		
PL Coverage	Not Available			
GL Coverage	\$100k for damage to premises rented; GL+ NOT Available; Separate Products/Completed Ops Limit for some classes; Separate Personal/Advertising Injury Limit; Abuse or molestation excluded			
BOP Coverage	Not Available			
UW Items	Pay Plan: 4 installments with 25% minimum earned; 14-day cancellation NOT available			

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Small Contractors

Class(es) of Business	Description/Examples
Artisan Contractors: <ul style="list-style-type: none"> • Air conditioning systems installation and repair • Appliance and accessories installation and repair • Carpentry (interior only) • Carpet, rug, furniture, or upholstery cleaning (customer's premises only) • Clock making and repair • Door or window installation and repair • Driveway or sidewalk paving/repaving • Drywall or wallboard installation and repair • Electrical work (interior only) • Fence installation and repair • Floor covering installation (no ceramic tile or stone) • Glass installation and repair (no auto work) • Handyperson (no roof work) • Heating and air conditioning installation and repair (no liquefied petroleum gas (LPG)) • Interior finishing work • Locksmiths 	A contractor who specializes in a particular contracted service. No additional professions Services or work on any projects involving the following materials or infrastructure: <ul style="list-style-type: none"> • Airports • Amusement rides, pools or playgrounds • Asbestos, lead, or mold evaluation or abatement • Bridges, dams, harbors, mines, piers or tunnels • Blasting or demolition • Crane operation • Emergency systems • Fire suppression • Foundation, sheeting or retaining walls • Hazardous material or waste removal • Hydraulic fracturing, hydrofracturing, or fracking • Landfills • Oil, gas or wells • Process piping • Roofing • Scaffolding operation • Underground storage tanks or utilities • Any other similarly hazardous projects or materials
Definition Acceptable Professions	Revenue Cap: \$500k Payroll Cap: \$500k Liability Limit Cap: \$2M
Ineligible Professions	Not Available \$100k for damage to premises rented; GL+ NOT Available; Separate Products/Completed Ops Limit for most classes (exceptions: carpet cleaning, upholstery work, and window cleaning); Separate Personal/Advertising Injury Limit; Abuse or molestation excluded; Construction management services excluded; Ineligible services specifically excluded
Policy Caps	Revenue Cap: \$500k Payroll Cap: \$500k Liability Limit Cap: \$2M
PL Coverage	Not Available
GL Coverage	\$100k for damage to premises rented; GL+ NOT Available; Separate Products/Completed Ops Limit for most classes (exceptions: carpet cleaning, upholstery work, and window cleaning); Separate Personal/Advertising Injury Limit; Abuse or molestation excluded; Construction management services excluded; Ineligible services specifically excluded
BOP Coverage	Not Available

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<ul style="list-style-type: none">• Masonry work• Painting (interior only)• Plastering or stucco work• Plumbing (commercial or industrial)• Plumbing (residential or domestic)• Sign painting and lettering (exterior only)• Sign painting and lettering (interior only)• Tile, stone, marble, mosaic, or terrazzo work (interior only)• Upholstery work• Window cleaning (nothing above 15 feet)	UW Items	<p>Pay Plan: 25% down payment with 25% minimum earned for certain cancel reasons; 14-day voluntary cancellation NOT available</p>
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Unacceptable Services and Professions

Actors	Daycares or childcare services	Lab technicians	Physicians/medical doctors
Aerospace engineers	Delivery or transportation services	Lactation consultants	Placement agencies (i.e. childcare or nannies)
Alcohol, tobacco, electronic cigarette, or vapor stores	Dental assistants or hygienists	Laundry or dry cleaning services	Private security
Anesthesiologists	Department stores	Law enforcement trainers	Production companies (no clients)
Animal or pet grooming	Design build firms	Lifeguards	Professional sporting event planners or hosts
Animal or pet therapists	Doctors	Lighting or sound system installation at events	Property developer or builders
Animal trainers	Door to door sales	Lobbyists	Property preservation services
Appraisers	Doulas	Marine engineers	Prosthetic device fitters
Artists	Driving, taxi, or transportation services	Martial arts or karate studios	Public adjusters
Athletes	Drone or aircraft photography	Mechanical engineers	Publishers
Auction houses	Drug testing	Mechanics	Real estate appraisals or inspections
Audio or video production	E-commerce or internet sales (100% of revenue)	Medical advice or training	Recruiting babysitters, nannies, or medical personnel
Authors	Emergency responders	Midwives	Referral services
Auto or vehicle related services	Environmental consultants	Mining engineers	Rehabilitation centers
Auto, boat, or utility vehicle parts and dealers	Equipment rentals	Moving companies	Repossessioners
Auto, boat, or vehicle cleaning or detailing	Event entertainers	Musicians	Restaurants, bars, or nightclubs
Auto repair or gas stations	Event insurance	Naturopathic doctors	Sandblasting services
Aviation training or instruction	Event staffing	Nuclear engineers	School or guidance counselors
Bail bondsmen	Excavation (digging/removal of soil below 2 feet)	Nurses, Nurse Practitioners, Licensed Practical Nurses	Schools or academies
Bankers	Exterior commercial cleaning	Oil & gas industry services	Security guard services
Benefit plan sellers or administrators	Faith based counselors	Oil, gas, or well engineers	Sport leagues
Bounty hunters	Farming or gardening supply stores	Online auctioneers	Staffing agencies or companies (non-IT)
Call centers	Foster homes	Opticians and optician assistants	Structural engineers
Caterers	Geotechnical/soils engineers	Optometrists	Tattoo artists
Charter business for tours or excursions	General contractors	Paramedics or EMTs	Teacher/instructor for a school or sports organization
Chauffeurs	Grocery stores	Perfusionists	Title abstractors
Chemical/petro engineers	Halfway homes	Pet/animal assisted therapists	Tour operators
Chiropractors	Hazardous waste cleaning or removal	Pet or pet supply stores	Treatment facilities
Churches	Healthcare services	Pet sitters	Tree removal services
Clinical trial services	Health food, vitamin, or drug stores	Pharmacists	Veterinarian/animal services
Collection agencies or bill collectors	Hypnotist instructors	Phlebotomists	X-ray technicians
Convenience stores	Independent movie or film production	Physical therapists	
Dancers	Inhalation or respiratory therapists	Physician assistants	

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