HISCOX *NOW*®
SMALL BUSINESS PROGRAM

Overview of Hiscox NOW

Quote and bind online, in minutes.

Hiscox NOW®, a quick and easy way to bind small business policies for hundreds of professions. All policies are admitted products written through Hiscox Insurance Company Inc., a Chicago-based insurance company rated 'A' (Excellent) by A.M. Best.[1]

Why use Hiscox NOW?

- ✓ **Instant binding:** same-day coverage, policy documents emailed immediately
- ✓ **Broad appetite:** policies customized for hundreds of professions
- ✓ **Agent servicing:** Hiscox advisors can answer appetite questions and facilitate a quote by phone
- ✓ **Direct bill:** Hiscox handles all servicing and billing
- ✓ **Automatic renewal:** earn commission for the lifetime of coverage

We cover hundreds of professions in various industries:

- Allied health
- Architects and engineers
- Artisan contractors
- Consulting
- Creative
- Financial services
- Landscape and janitorial
- Legal services
- Marketing and PR
- Medical and dental offices
- Miscellaneous services
- Mobile food services
- Pet care services
- Printers and publishers
- Real estate
- Restaurant and food services
- Retail
- Technology

Products we offer

PRODUCT TYPE	PRODUCT DETAILS	
Professional Liability (Errors and Omissions Insurance)	This coverage protects your customer if they're sued for negligence (even if they haven't made a mistake).	**Revenue limits:** up to $5m **Coverage limits:** $2m aggregate online, $5m aggregate by submission **Deductible:** options from $0-$10,000[2]
General Liability (Commercial General Liability)	This coverage protects your customer against claims by others for bodily injury, property damage, and personal injury such as libel and slander.	**Revenue limits:** up to $5m[2] **Coverage limits:** $2m aggregate online, $5m aggregate by submission **Deductible:** no deductible[2]
Business Owner's Policy (BOP)	This combines general liability and business equipment coverage (including accidental damage) into one affordable package.	**Revenue limits:** up to $5m[2] **Coverage limits:** $2m aggregate online, $5m aggregate by submission **Deductible:** options from $500-$25,000
Cyber Security Liability	This coverage protects your customer against computer privacy, data, and network exposure crimes and losses.	**Revenue Limits:** Up to $5m[2] **Coverage Limits:** $2m aggregate online, $5m aggregate by submission **Deductible:** Options from $1,000 – $25,000

1 As of December 31, 2019, HICI had admitted assets of $778,266,779 and policyholders surplus of $215,333,986. Total liabilities were $562,932,793 (inclusive of $236,274,591 of loss reserves) and paid up capital stock was $4,242,000.
2 Some limits may change based on services provided.
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