

Appetite Guide

Busy professionals like general contractors, consultants, and beauticians often don't have time to wait — they need fast, reliable insurance coverage to keep them moving forward.

Hiscox NOW® offers admitted professional liability, general liability, cyber security and business owner's policy coverage for hundreds of professions.

Select an industry for a complete listing of eligible professions, plus state availability and coverage details.

Allied health	↗
Architect and engineering	↗
Consulting	↗
Creative	↗
Financial services	↗
Landscape/janitorial	↗
Legal services	↗
Marketing/public relations	↗
Medical and dental offices	↗
Miscellaneous	↗
Mobile food services	↗
Pet care services	↗
Printer and publishers	↗
Real estate	↗
Restaurant and food service	↗
Retail	↗
Small contractors	↗
Technology	↗

General liability



Protects your clients' businesses from another person or business's claims of bodily injury, associated medical costs, and damage to their property.

- Admitted
- \$5 million revenue limit¹
- \$5 million payroll limit¹
- Start-up friendly
- \$350.00 minimum annual premium²
- No deductible³

Professional liability



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

- Admitted
- \$5 million revenue limit¹
- Up to \$5 million policy limit¹
- Start-up friendly
- \$270.00 minimum annual premium²
- Deductible options from \$0–10k

Business owner's policy



Combination of general liability and business property insurance. It protects your clients' own business furniture and equipment, as well as another person or business's claims of property damage, or bodily injury and associated medical costs.

- Admitted
- \$5 million revenue limit¹
- Start-up friendly
- \$500 minimum annual premium²

- Guidelines**¹
- Damage to premises rented to you: coverage up to \$250k⁴
 - Business personal property: coverage up to \$250k⁴
 - Off-premises personal property coverage up to \$250k

Cyber



Protects your clients against computer-related crimes and losses. These can include targeted attacks, such as malware and phishing, or a misplaced laptop containing confidential material.

- Admitted
- \$5 million revenue limit¹
- Start-up friendly
- \$270.00 minimum annual premium²

¹ May not be applicable to all professions. ² Premiums vary based on business need. ³ Certain classes of business may have a deductible. ⁴ See online appetite guide for full list of BOP guidelines.

HISCOX NOW

Hiscox, a leader in small business insurance offering best-in-class insurance products with same-day coverage makes it easy for agents to quote and bind coverage through their self-service portal, Hiscox NOW.



Watch this **five-minute video** to learn more about how you can quote, bind and manage your clients' policies with Hiscox NOW.



— **Instant binding:** Same-day coverage, policy documents emailed immediately

— **Broad appetite:** Policies customized for hundreds of professions for general liability business owner's policy, professional liability, and cyber security

— **Agent servicing:** Hiscox advisors can answer appetite questions and facilitate a quote by phone

— **Direct bill:** Hiscox handles all servicing and billing

Available products:

General liability (GL), professional liability (PL), business owner’s policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Acupressure services	621399	✓	✓	✓	✓	PL: NV
Acupuncture services	621399	✓	✓	✓	✓	PL: NV
Art therapy	621340	✓	✓	✓	✓	
Audiology	621340	✓	✓	✓	✓	PL: NV
Barber/beauty/cosmetology schools	611511				✓	
Barber/hair stylist services	812111	✓	✓	✓	✓	
Beautician/cosmetology services	812112	✓	✓	✓	✓	
Child, family, and school social workers	624190			✓	✓	
Dance therapy	621340	✓		✓	✓	
Day/beauty spas	812199				✓	
Diet/nutrition services	812191	✓	✓	✓	✓	
Drama therapy	621340	✓	✓	✓	✓	
Esthetician services	812112	✓	✓	✓	✓	
First aid and CPR training	611699	✓	✓	✓	✓	
Healthcare social workers	624190			✓	✓	
Home health aide	621610	✓	✓		✓	
Hypnosis	621330	✓	✓	✓	✓	
Marriage and family therapy	624190	✓	✓	✓	✓	
Massage therapy	621399	✓	✓		✓	
Mental health and substance abuse social workers	624190			✓	✓	
Mental health counseling	621330	✓	✓	✓	✓	
Music therapy	621340	✓	✓	✓	✓	
Nail technician services	812113	✓	✓		✓	
Occupational therapy	621340	✓	✓	✓	✓	PL: IN
Personal care aide	621610	✓	✓		✓	
Personal training (health and fitness)	611699	✓	✓		✓	
Physical therapy	621340			✓	✓	
Psychology	621330	✓	✓	✓	✓	PL: IN
Social work services	624190	✓	✓	✓	✓	
Speech therapy	621340	✓	✓	✓	✓	PL: NV
Substance abuse counseling	624190	✓	✓	✓	✓	
Yoga/pilates instruction	611699	✓	✓		✓	

Architect and engineering

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		PL	GL	BOP	CYBER	PRODUCT: STATE
Aerospace engineering	541330					
Agricultural engineering	541330			✓	✓	
Architectural and civil drafters	541340			✓	✓	
Architecture	541310	✓	✓	✓	✓	PL: VT
Bioengineering	541330					
Building inspection	541350		✓	✓	✓	PL: VT
Chemical engineering	541330					
Civil engineering	541330					
Computer hardware engineering	541330			✓	✓	
Control systems integration/automation	541512	✓	✓	✓	✓	PL: VT
Draftsman (including CAD/CAM)	541340	✓	✓	✓	✓	PL: VT
Electrical and electronics drafters	541340			✓	✓	
Electrical engineering	541330	✓	✓	✓	✓	PL: VT
Engineering	541330	✓	✓	✓	✓	PL: VT
Environmental engineering	541330	✓	✓	✓	✓	PL: VT
Health and safety engineer	541330					
Industrial engineering	541330	✓	✓	✓	✓	PL: VT
Interior decorator	541410			✓	✓	
Interior design	541410	✓	✓	✓	✓	PL: VT
Land surveyor	541370	✓	✓	✓	✓	PL: TX
Landscape architect	541320	✓	✓	✓	✓	PL: VT
Marine engineering and naval architect	541330					
Materials engineering	541330					
Mechanical drafters	541340			✓	✓	
Mechanical engineering	541330			✓	✓	
Mining and geological engineering	541330					
Nuclear engineering	541330					
Petroleum engineering	541330					
Process engineering	541330	✓	✓	✓	✓	PL: VT
Surveying/mapping services	541370			✓	✓	
Transportation engineering	541330	✓	✓	✓	✓	PL: VT

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Audio/visual consulting	541618			✓	✓	
Business consulting	541611	✓	✓	✓	✓	
Education consulting	541611	✓	✓	✓	✓	
Environmental consulting	541620				✓	
Healthcare consulting	541611			✓	✓	
Human resources (HR) consulting	541612	✓	✓	✓	✓	
Life science consulting	541690			✓	✓	
Management consulting	541611	✓	✓	✓	✓	
Other consulting services	541611	✓	✓	✓	✓	
Project management	541618	✓	✓	✓	✓	
Research consulting	541690	✓	✓	✓	✓	
Resume consulting	541611	✓	✓	✓	✓	
Safety consultant	541690	✓	✓	✓	✓	
Strategy consultant	541611	✓	✓	✓	✓	
Telecommunications consulting	541618			✓	✓	

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		PL	GL	BOP	CYBER	PRODUCT: STATE
Artists	711510			✓	✓	
Commercial photography	541922			✓	✓	
Graphic design	541430	✓	✓	✓	✓	
Photography	541921	✓	✓	✓	✓	
Photography studio	541921			✓	✓	
Sculptor	711510	✓				PL: CA, NY, VA
Videography	541922			✓	✓	

Financial services

Available products:

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		PL	GL	BOP	CYBER	PRODUCT: STATE
Accounting	541211	✓	✓	✓	✓	
Actuarial services	524298		✓	✓	✓	
Auditor	541211			✓	✓	
Bookkeeping	541219	✓	✓	✓	✓	
Certified public accountant	541211			✓	✓	
Credit counseling	541990		✓	✓	✓	
Financial auditing or consulting	541690		✓	✓	✓	
Financial planner	523930			✓	✓	
Insurance adjuster	524298			✓	✓	
Insurance agent	524210	✓	✓	✓	✓	
Investment advice	523930		✓	✓	✓	
Medical billing	541219	✓	✓	✓	✓	PL: NY
Mortgage brokering/banking	522310		✓	✓		
Office administrative services	561110			✓	✓	
Stock brokering	523120		✓	✓	✓	
Tax preparation	541213	✓	✓	✓	✓	

Landscape and janitorial

Available products:

General liability (GL), professional liability (PL), cyber

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AGGREGATE LIMITS

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		PL	GL	BOP	CYBER	PRODUCT: STATE
Arborist	561730	✓				PL: CA, NY, VA
Exterior cleaning services	561790		✓		✓	
Janitorial/cleaning services	561720		✓		✓	
Landscaping/gardening services	561730	✓	✓		✓	PL: CA, NY, VA
Lawn care services	561730		✓		✓	
Power washing services	561790				✓	
Snow blowing and removal (no auto coverage)	561790				✓	
Tree removal	561730					PL: CA, NY, VA

Legal services

Available products:

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CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Attorneys office	541110			✓		
Claims adjusting	524291	✓	✓	✓	✓	PL: NY
Court reporting	541192	✓	✓	✓	✓	
Document preparation	541410	✓	✓	✓	✓	
Expert witness services	541199	✓	✓	✓	✓	
Insurance inspector	524298	✓	✓	✓	✓	PL: TX
Lawyers office	541110			✓		
Legal services	541110		✓	✓		
Notary services	541120	✓	✓	✓	✓	PL: CA
Process server	541199	✓	✓	✓	✓	
Title abstracter	541191			✓		
Trustee services	523991		✓	✓	✓	

Marketing and public relations

Available products:

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AGGREGATE LIMITS

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CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Advertising	541910	✓	✓	✓	✓	
Brand consultant	541613	✓	✓	✓	✓	
Communications/media/public relations	541820			✓	✓	
Digital marketing	541613	✓	✓	✓	✓	
Direct marketing	541860	✓	✓	✓	✓	
Image consulting	541820			✓	✓	
Market research	541910	✓	✓	✓	✓	
Marketing/media consulting	541613	✓	✓	✓	✓	
Other marketing/public relation services	541613	✓	✓	✓	✓	
Public relations	541820	✓	✓	✓	✓	
Search engine services (SEO/SEM)	541614	✓	✓	✓	✓	
Social media consultant	541613	✓	✓	✓	✓	

Medical and dental offices

Available products:

General liability (GL), professional liability (PL), business owner’s policy (BOP), cyber

REVENUE LIMITS

BOP: \$5m **Cyber:** \$5m

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GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

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CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Allergists offices	621111			✓	✓	
Cardiologists offices	621111			✓	✓	
Chiropractor	621310			✓	✓	
Dental hygienist	621399			✓	✓	
Dental laboratories	339116			✓	✓	
Dentists office	621210			✓	✓	
Dermatologists offices	621111			✓	✓	
Diagnostic imaging/x-ray centers	621512			✓	✓	
Ear, nose, and throat offices	621111			✓	✓	
Endocrinologists offices	621111			✓	✓	
Gastroenterologist offices	621111			✓	✓	
General practitioners offices	621111			✓	✓	
Geriatric specialists offices	621111			✓	✓	
Gynecologists offices	621111			✓	✓	
Health practitioners office	621399			✓	✓	
Hematologists offices	621111			✓	✓	
Internists offices	621111			✓	✓	
Medical doctor/physician	621111			✓	✓	
Medical laboratories	621511			✓	✓	
Nephrologists offices	621111			✓	✓	
Neurologists offices	621111			✓	✓	
Obstetricians offices	621111			✓	✓	
Oncologists offices	621111			✓	✓	
Ophthalmologists offices	621111			✓	✓	
Optometrist/ophthalmologist	621111			✓	✓	
Oral surgeons offices	621210			✓	✓	
Orthodontist/periodontist/oral surgeon	621210			✓	✓	
Orthodontists offices	621210			✓	✓	
Orthopedic surgeons offices	621111			✓	✓	
Osteopaths offices	621111			✓	✓	
Pediatricians offices	621111			✓	✓	
Physicians office	621111			✓	✓	
Podiatrist	621391			✓	✓	
Primary care offices	621111			✓	✓	
Psychiatrists offices	621112			✓	✓	
Psychologists offices	621330			✓	✓	
Pulmonologists offices	621111			✓	✓	
Surgeons offices	621111			✓	✓	
Urologists offices	621111			✓	✓	

Miscellaneous

Available products:

General liability (GL), professional liability (PL), business owner's policy (BOP), cyber

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GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** Varies

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GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

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CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Alumni non profit	813410				✓	
Answering/paging services	561421	✓	✓	✓	✓	
Auctioneering	454390	✓	✓	✓	✓	
Business manager services	561499	✓	✓	✓	✓	
Business non profit	813910			✓	✓	
Chamber of commerce	813910			✓	✓	
Charitable foundation	813211			✓	✓	
Civic non profit	813910			✓	✓	
Delivery service providers	492210				✓	
Event planning/promotion	812990	✓	✓		✓	
Executive placement	561312	✓	✓	✓	✓	
Funeral homes	812210			✓	✓	
Insurance agent association	813910			✓	✓	
Learning center	611691	✓	✓	✓	✓	
Learning center – test prep	611691	✓	✓	✓	✓	
Library	519120			✓	✓	
Life/career/executive coaching	541611	✓	✓	✓	✓	
Manufacturer	339999					
Manufacturer sales representative	425120	✓	✓	✓	✓	
Metal fabrication	332999	✓				PL: CA, NY, VA
Sheet metal fabrication	332999	✓				PL: CA, NY, VA
Offices – NOC – high hazard	561110					
Offices – NOC – low hazard	561110					
Offices – NOC – medium hazard	561110					
Packaging services	561910				✓	
Personal concierge/assistant	812990	✓	✓	✓	✓	
Professional non profit	813910			✓	✓	
Professional training	611430	✓	✓	✓	✓	
Radio station (no antenna/tower)	515112				✓	
Recruiting (employment placements)	561311	✓	✓	✓	✓	
Services – NOC – high hazard	812990					
Services – NOC – low hazard	812990					
Services – NOC – medium hazard	812990					
Stenographer/secretarial services	561410			✓	✓	
Talent agency	711410	✓	✓	✓	✓	
Taxidermists	711510			✓	✓	
Telemarketer	561422			✓	✓	
Ticket agency	561599			✓	✓	
Trade association non profit	813910			✓	✓	
Training and development consulting	611430	✓	✓	✓	✓	
Training (business, vocational or life skills)	611699	✓	✓	✓	✓	
Translating/interpreting	541930	✓	✓	✓	✓	
Travel agency	561510	✓	✓	✓	✓	
Tutoring	611691	✓	✓	✓	✓	

Mobile food services

Available products:

General liability (GL), business owner's policy (BOP), cyber

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CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Barbecue truck/trailer operator	722330		✓		✓	
Catering services	722330				✓	
Coffee/donut cart operator	722330		✓		✓	
Food truck/trailer operator	722330		✓		✓	
Food/beverage cart operator	722330		✓		✓	
Hot dog cart operator	722330		✓		✓	
Ice cream truck operator	722330		✓		✓	
Ice cream/snow cone/shaved ice cart operator	722330		✓		✓	
Lemonade cart operator	722330		✓		✓	
Mobile food concessions	722330		✓		✓	
Mobile food services	722330		✓		✓	
Mobile food vending services	722330		✓		✓	
Mobile kitchen operator	722330		✓		✓	
Mobile street food vendor	722330		✓		✓	
Refreshment stand with or without cooking	722211				✓	
Refreshment stands	722213				✓	
Snack truck operator	722330		✓		✓	
Snack, nonalcoholic beverages stands	722330				✓	

Pet care services

Available products:

Business owner's policy (BOP), cyber

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Kennels (boarding)	812910				✓	
Other veterinarian services	541940			✓	✓	
Pet daycare	812910				✓	
Pet grooming	812910				✓	
Pet grooming services – mobile	812910				✓	
Pet motel/hotel	812910				✓	
Pet sitting	812910				✓	
Pet supply store	453910				✓	
Pet training	812910				✓	
Veterinary services – domestic only	541940				✓	
Veterinary services – large animals only	541940			✓	✓	
Veterinary services – mixed (domestic and large) animals	541940			✓	✓	

Printer and publishers

Available products:

Business owner's policy (BOP), cyber

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BOP: 35k square feet limit

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CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Book printing	323117			✓	✓	
Book publishing (no printing)	511130			✓	✓	
Bookbinding and related work	323120			✓	✓	
Business forms printing	323116			✓	✓	
Commercial printing – lithography	323111			✓	✓	
Commercial printing – prepress services	323120			✓	✓	
Copy shops	561439			✓	✓	
Digital printing	323111			✓	✓	
Film processing	812921			✓	✓	
Mail box and packaging services	561431			✓	✓	
Newspaper publishing (no printing)	511110			✓	✓	
Other commercial printing services	323111			✓	✓	
Periodical publishing (no printing)	511120			✓	✓	
Photo engraving	323120			✓	✓	
Photo finishing (one-hour)	812922			✓	✓	
Photocopying and duplicating services	561439			✓	✓	
Photofinishing laboratories	812921			✓	✓	
Printing support activities	323120			✓	✓	
Publishers – database	519130			✓	✓	
Publishers – greeting cards	511191			✓	✓	
Publishers – magazine	511120			✓	✓	
Publishing (including printing)	511199			✓	✓	
Quick printing	323111			✓	✓	
Screen printing	323113			✓	✓	

Available products:

General liability (GL), professional liability (PL), business owner’s policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Property management	531311	✓	✓		✓	PL: CO, IA, ID, KY, LA, MS, ND, NE, NM, RI, SD, TN, WY
Real estate agent/broker	531210	✓	✓	✓	✓	PL: CO, IA, ID, KY, LA, MS, ND, NE, NM, RI, SD, TN, VT, WY
Real estate appraisers	531320			✓	✓	
Real estate developers	531390					

Restaurant and food service

Available products:

Business owner's policy (BOP), cyber

REVENUE LIMITS

BOP: \$5m **Cyber:** \$5m

PAYROLL LIMITS

BOP: \$5m **Cyber:** Varies

AGGREGATE LIMITS

BOP: \$5m* **Cyber:** \$1m

OTHER LIMITS

BOP: 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Bagel shops	722515			✓	✓	
Bakery shops	722513			✓	✓	
Burrito and taco shops	722511				✓	
Coffee bars or cafés	722515			✓	✓	
Coffee shops	722515			✓	✓	
Delis and delicatessens	722513			✓	✓	
Donut shops	722513			✓	✓	
Frozen yogurt shops	722515			✓	✓	
Ice cream and frozen yogurt shops	722515			✓	✓	
Ice cream shops	722515			✓	✓	
Juice bars	722515			✓	✓	
Limited service restaurant with alcohol <75% of total receipts, without dance floor	722511				✓	
Limited service restaurant no alcohol, without dance floor	722513				✓	
Pizza parlors and delis – no table service	722513				✓	
Refreshment stands (non-alcoholic)	722515				✓	
Sandwich shops	722513			✓	✓	
Self service with or without cooking	722515				✓	
Smoothie bars	722515			✓	✓	

Available products:

General liability (GL), business owner's policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Appliance/electronic stores	443141		✓		✓	
Art dealers or galleries	453920			✓	✓	
Art, craft and hobby supply stores	453998			✓	✓	
Art, picture, and poster stores	442299			✓	✓	
Athletic footwear stores	448150			✓	✓	
Automotive parts and accessories stores	441310				✓	
Balloon shops	453220			✓	✓	
Bath, chinaware and glassware shops	442299			✓	✓	
Bedding stores	442299			✓	✓	
Beverage store – beer and wine	445310					
Beverage stores – soft drinks	445299			✓	✓	
Book and magazine stores	451211			✓	✓	
Bottled water stores	445299			✓	✓	
Bridal shops	448190			✓	✓	
Butcher shops	445210					
Camera and photo equipment stores	443142				✓	
Candle shops	453998			✓	✓	
Candy and confectionery stores	445292			✓	✓	
Cell phone stores	443142				✓	
Cheese shops	445299			✓	✓	
Children's and infants clothing stores	448130			✓	✓	
China, ceramic, and pottery stores	442299			✓	✓	
Christmas stores	453220			✓	✓	
Church supply stores	423490			✓	✓	
Clock stores	448310			✓	✓	
Clothing/apparel stores	448190		✓	✓	✓	
Coffee and tea stores	445299			✓	✓	
Collectibles: new merchandise only	453220			✓	✓	
Computer, equipment and software retail	443142				✓	
Cookie shop	722515			✓	✓	
Cosmetic, beauty supply and perfume stores	446120			✓	✓	
Cutlery and flatware stores	442299			✓	✓	
Dairy, eggs, and ice cream stores	445299				✓	

CONTINUES ON NEXT PAGE >

Retail (continued)

Available products:

General liability (GL), business owner's policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Dance and figure skating apparel stores	448190			✓	✓	
Drapery stores	442291			✓	✓	
Drug stores	446110					
DVD and video stores	443142				✓	
Electronics (consumer) stores	443142				✓	
Fabric stores	451130			✓	✓	
Family clothing stores	448140			✓	✓	
Fish and seafood markets	445210					
Flags and banners shops	453998			✓	✓	
Floor covering stores	442210			✓	✓	
Florists	453110		✓	✓	✓	
Flower (artificial) stores	453998			✓	✓	
Formal wear and costume rental	532281			✓	✓	
Framing shops	442299			✓	✓	
Fruit and vegetable markets	445220				✓	
Furniture and fixture stores	442110			✓	✓	
Furniture (outdoor) stores	442110			✓	✓	
General merchandise stores	452319			✓	✓	
Gift, greeting card novelty, and souvenirs	453220			✓	✓	
Gourmet food stores	445299			✓	✓	
Grocery stores <15,000 square feet	445110					
Hardware store	444130			✓	✓	
Hat stores	448150			✓	✓	
Health and personal care stores	446191			✓	✓	
Hobby supply stores	453998			✓	✓	
Home centers	444110					
Home furnishing stores	442299		✓	✓	✓	
Household appliance stores	443141				✓	
Jewelry stores	448310		✓	✓	✓	
Kitchen accessories stores	442299			✓	✓	
Knives and scissors stores	442299			✓	✓	
Lamps and lighting fixtures stores	442299			✓	✓	
Lawn and garden equipment stores	444220			✓	✓	

CONTINUES ON NEXT PAGE >

Retail (continued)

Available products:

General liability (GL), business owner's policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Leather goods stores	448320			✓	✓	
Lingerie stores	448190			✓	✓	
Luggage stores	448320			✓	✓	
Maternity shops	448120			✓	✓	
Meat and poultry markets	445210					
Men's clothing stores	448110			✓	✓	
Musical instrument and supplies stores	451140			✓	✓	
Nursery and garden centers – retail	444220			✓	✓	
Nuts shops	445292				✓	
Office machinery/equipment	532420			✓	✓	
Office supplies and stationery stores	453210			✓	✓	
Other clothing stores	448140			✓	✓	
Other stores (with food/drinks)	453998		✓	✓	✓	
Other stores (without food/drinks)	453998		✓	✓	✓	
Paint and wallpaper stores	444120			✓	✓	
Party goods stores	453220			✓	✓	
Piano and organ stores	451140			✓	✓	
Piece goods, sewing and needlework stores	451130			✓	✓	
Popcorn shops	722515			✓	✓	
Pretzel shop	722515			✓	✓	
Record, CD, music and tape stores	443142				✓	
School supplies stores	453210			✓	✓	
Scrapbooking stores	453210			✓	✓	
Sewing machine stores	443111				✓	
Shoe stores	448210			✓	✓	
Specialty food stores	451110				✓	
Spice shops	445299				✓	
Sports apparel and accessories stores	448190			✓	✓	
Stores NOC food/drink – high hazard	452319					
Stores NOC food/drink – low hazard	452319					
Stores NOC food/drink – medium hazard	452319					
Stores NOC other than food or drink – high hazard	452319					
Stores NOC other than food or drink – medium hazard	452319					

CONTINUES ON NEXT PAGE >

Retail (continued)

Available products:

General liability (GL), business owner's policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Stores NOC other than food or drink – low hazard	452319					
Sunglass stores	446130			✓	✓	
Tie shops	448150			✓	✓	
Trophy stores	453998			✓	✓	
T-shirt stores	448140			✓	✓	
Uniform stores	448190			✓	✓	
Used merchandise stores	453310				✓	
Vacuum cleaner sales and service	443141				✓	
Video tapes and disc rental	532282			✓	✓	
Watch stores	448310			✓	✓	
Wigs and toupees stores	448150			✓	✓	
Window treatment stores	442291			✓	✓	
Women's clothing stores	448120			✓	✓	
Yarn stores	451130			✓	✓	

Small contractors

Available products:

General liability (GL), professional liability (PL), business owner's policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Agency construction manager	541330	✓	✓	✓	✓	PL: CA, NY, VA
Air conditioning systems installation and repair	238220	✓	✓		✓	GL: NY PL: CA, NY, VA
Appliance and accessories installation and repair	811412	✓	✓		✓	GL: NY PL: CA, NY, VA
At-risk construction management	236220					
Audio/video installation	238210	✓				PL: CA, NY, VA
Bricklaying and tuckpointing	238140	✓				PL: CA, NY, VA
Cabling installation	238210	✓	✓		✓	GL: NY PL: CA, NY, VA
Carpentry (exterior only)	238350	✓				PL: CA, NY, VA
Carpentry (interior and exterior)	238350	✓				PL: CA, NY, VA
Carpentry (interior only)	238350	✓	✓		✓	GL: NY PL: CA, NY, VA
Carpet laying and removal	238330	✓				PL: CA, NY, VA
Carpet, rug, furniture, or upholstery cleaning (customer's premises only)	561740		✓		✓	GL: NY
Chimney construction and maintenance	238140					
Clock making and repair	811490		✓		✓	GL: NY
Communication equipment installation (cable/satellite)	238210	✓	✓		✓	GL: NY PL: CA, NY, VA
Concrete contractor	238390				✓	
Counter top installation	238350	✓				PL: CA, NY, VA
Demolition and excavation	238910	✓				PL: CA, NY, VA
Design-build firms	236220					
Dirt developers	238910					
Door or window installation and repair	238350	✓	✓		✓	GL: NY PL: CA, NY, VA
Driveway or sidewalk paving/repaving	238990	✓	✓		✓	GL: NY PL: CA, NY, VA
Drywall or wallboard installation and repair (including framing)	238130	✓			✓	PL: CA, NY, VA
Drywall/wallboard installation and repair (no framing EIFS/external insulation/structural work)	238310	✓	✓		✓	GL: NY PL: CA, NY, VA
Electric vehicle charging station installation	238210	✓				PL: CA, NY, VA
Electrical work (exterior only)	238210	✓				PL: CA, NY, VA
Electrical work (interior and exterior)	238210	✓				PL: CA, NY, VA
Electrical work (interior only)	238210	✓	✓		✓	GL: NY PL: CA, NY, VA
Electronics (consumer) install and repair	811211	✓			✓	PL: CA, NY, VA
Exterior finishing and siding (EIFS)	238390	✓				PL: CA, NY, VA
Fence installation and repair	238990	✓	✓		✓	GL: NY PL: CA, NY, VA

CONTINUES ON NEXT PAGE >

Small contractors (continued)

Available products:

General liability (GL), professional liability (PL), business owner's policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Fire system installation and sprinkler services	238220	✓				PL: CA, NY, VA
Floor covering installation (including ceramic tile/stone)	238330	✓				
Floor covering installation (no ceramic tile/stone)	238330	✓	✓		✓	GL: NY PL: CA, NY, VA
Footwear and leather goods repair	811430				✓	
Framing contractor	238130	✓				PL: CA, NY, VA
Furniture and fixture installation	238390	✓				PL: CA, NY, VA
General contractor – construction and installation only	236220	✓				PL: CA, NY, VA
Glass and glazing contractor/window contractor/glazier	238150	✓				PL: CA, NY, VA
Glass installation and repair (no auto work)	238150	✓	✓		✓	GL: NY PL: CA, NY, VA
Gutter and downspout work	238170	✓				PL: CA, NY, VA
Handy person (no roof work)	238390	✓		✓		GL: NY
Heating and air conditioning installation and repair (no liquefied petroleum gas (LPG))	238220	✓	✓		✓	GL: NY PL: CA, NY, VA
Home appliance installation	811211		✓	✓		PL: CA, NY, VA
Home builders	236117					
Home theater installation	811211	✓	✓		✓	GL: NY
House furnishings installation	238390	✓				
HVAC contractor	238220	✓				PL: CA, NY, VA
Insulation installation	238170	✓				PL: CA, NY, VA
Interior finishing work	238350	✓	✓		✓	GL: NY PL: CA, NY, VA
Irrigation or drainage systems	221310	✓				PL: CA, NY, VA
Key cutting services	811490				✓	
Land grading services	238910	✓				PL: CA, NY, VA
Lighting installation	238210	✓				PL: CA, NY, VA
Locksmiths	561622	✓		✓		GL: NY
Mantel work	238340	✓				PL: CA, NY, VA
Masonry work	238140	✓	✓		✓	GL: NY PL: CA, NY, VA
Millwrights, plant and machinery installation	238290	✓				PL: CA, NY, VA
Mining contractor	213115					
Musical instrument tuning and repair – no antiques	811490				✓	
Oil and gas subcontractor	213112					
Painting (exterior) less than 3 stories	238320	✓			✓	PL: CA, NY, VA
Painting (interior and exterior) less than 3 stories	238320	✓			✓	PL: CA, NY, VA

CONTINUES ON NEXT PAGE >

Small contractors (continued)

Available products:

General liability (GL), professional liability (PL), business owner's policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Painting (interior only)	238320	✓	✓		✓	GL: NY PL: CA, NY, VA
Paving contractor	238990	✓				PL: CA, NY, VA
Petroleum contractor	213112					
Piano tuning	811490				✓	
Plastering or stucco work	238310	✓	✓		✓	GL: NY PL: CA, NY, VA
Plumbing (commercial or industrial)	238220	✓	✓		✓	GL: NY PL: CA, NY, VA
Plumbing (residential or domestic)	238220	✓	✓		✓	GL: NY PL: CA, NY, VA
Poured concrete foundation and structure contractor	238110					
Refrigeration system install and repair	811412	✓			✓	PL: CA, NY, VA
Remediation contractor	562910					
Renovation contractor	236118	✓				PL: CA, NY, VA
Roofing contractor	238160	✓				PL: CA, NY, VA
Security system installation	561621	✓	✓		✓	GL: NY PL: CA, NY, VA
Sheet metal work (exterior)	238160	✓				PL: CA, NY, VA
Siding installation (<3 stories)	238170	✓				PL: CA, NY, VA
Sign painting and lettering (exterior only)	541890	✓	✓		✓	GL: NY
Sign painting and lettering (interior only)	541890	✓	✓		✓	GL: NY
Solar energy installation and repair	238210	✓				PL: CA, NY, VA
Solar panel and solar wall installation	238210	✓				PL: CA, NY, VA
Sound equipment installation	238210	✓	✓		✓	GL: NY PL: CA, NY, VA
Structural steel and precast concrete contractor	238120					
Swimming pool contractor	238990	✓				PL: CA, NY, VA
Tailors and seamstress	811490				✓	
Telecom installation	238210	✓				PL: CA, NY, VA
Tile, stone, marble, mosaic, or terrazzo work (including exterior work)	238340	✓				PL: CA, NY, VA
Tile, stone, marble, mosaic, or terrazzo work (interior only)	239340	✓	✓		✓	GL: NY
Trade show booth and display installation	238390	✓				PL: CA, NY, VA
Underground utility locating services	561990					
Upholstery work	811420		✓		✓	GL: NY
Utility/telecom cable installation	238210	✓				PL: CA, NY, VA
Welder	811310	✓				PL: CA, NY, VA
Window cleaning (nothing above 15 feet)	561720		✓		✓	GL: NY
Window treatment installation	811490	✓			✓	PL: CA, NY, VA

Available products:

General liability (GL), professional liability (PL), business owner’s policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Application development	541519	✓	✓	✓	✓	
Application service provider	518210	✓	✓	✓		
Communication equip repair and maintenance	811213			✓	✓	
Computer and office equip repair and maintenance	811212			✓	✓	
Computer consulting	541690	✓	✓	✓	✓	
Computer facilities management	541513			✓	✓	
Computer programming services	541511	✓	✓	✓	✓	
Computer related services – high hazard	541519					
Computer related services – low hazard	541519					
Computer related services – medium hazard	541519					
Computer system/network developer	541512	✓	✓	✓	✓	
Computer systems integrators	541512			✓	✓	
Computer training	611420			✓	✓	
Consultants – computer hardware	541512			✓	✓	
Consultants – computer software	541512			✓	✓	
Consultants – information technology	541512			✓	✓	
Custom computer programming	541511			✓	✓	
Data processing	518210	✓	✓	✓	✓	
Data processing services, hosting and related services	518210				✓	
Database designer	541512	✓	✓	✓	✓	
Information technology staffing	561320			✓	✓	
Ink cartridge refill	811212			✓	✓	
Internet services providers	517312				✓	
IT consulting	541690	✓	✓	✓	✓	
IT project management	541690	✓	✓	✓	✓	
IT software/hardware training services	611420	✓	✓	✓	✓	
Office equipment repair and maintenance	811212			✓	✓	
Other communication services	517919			✓	✓	
Other technology services	541519					

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Technology (continued)

Available products:

General liability (GL), professional liability (PL), business owner's policy (BOP), cyber

REVENUE LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** \$5m

PAYROLL LIMITS

GL: \$5m **PL:** \$5m **BOP:** \$5m **Cyber:** Varies

AGGREGATE LIMITS

GL: Varies **PL:** \$5m* **BOP:** \$5m* **Cyber:** \$1m

OTHER LIMITS

GL: 100 max employees **BOP:** 35k square feet limit

* Limit is \$2m if bound online; up to \$5m by phone

CLASS OF BUSINESS	NAICS CODE	PRODUCT AVAILABILITY				NOT AVAILABLE
		PL	GL	BOP	CYBER	PRODUCT: STATE
Packaged software development	511210			✓	✓	
Personal computer repair and maintenance	811212			✓	✓	
Publishers – software	511210			✓	✓	
Semiconductor design – no manufacturing	334413			✓	✓	
Software development	541519	✓	✓	✓	✓	
Software research and development – no products	541519			✓	✓	
Technology services	541519					
Telecommunication and internet services	517919				✓	
Telecommunication service provider – wired	517311				✓	
Telecommunication service provider – rebillers and resellers only	517911				✓	
Value added reseller of computer hardware	453998	✓	✓	✓	✓	
Web search portals	519130				✓	
Website design	541512	✓	✓	✓	✓	



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As experts in risk, we give people and businesses the confidence to realize their ambitions. With roots dating back to 1901, Hiscox has the expertise to challenge convention and find a better way.

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When you work with Hiscox, you're not on your own. We're here to support both you and your clients every step of the way. We make it simple to quote and bind coverage through our self-service portal, Hiscox NOW[®], designed specifically with agents in mind so that you can move quickly and efficiently.

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1-866-739-0727 (Mon–Fri, 7am–10pm and Sat–Sun, 8am–5pm ET)

➔ To start a quote, visit hiscox.com/partner-agent

*Excludes federal holidays.

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