

IS YOUR BUSINESS PROTECTED?



Get the insurance you need

Tailored coverage for your business

Professional Liability (PL)

Also known as errors and omissions, or E&O coverage, this protects you from claims of negligence during the course of conducting business. You're protected even if you haven't made a mistake.

General Liability (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

Business Owners Policy (BOP)

BOP is an enhanced insurance policy that combines general liability and property insurance. It protects your business furniture and equipment, as well as claims of bodily injury and associated medical costs.

Cyber Security Insurance

Protects your business against computer-related crimes and losses. This can include targeted attacks, such as malware and phishing, as well as the occasional misplaced laptop containing confidential material.

Each Hiscox cyber security policy comes with complementary cyber security training for small business staff.

Covered professions

- | | |
|-------------------------------|--------------------------------------|
| — Alumni non profit | — Library |
| — Answering/paging services | — Life/career/executive coaching |
| — Auctioneering | — Manufacturer sales representative |
| — Business manager services | — Personal concierge/assistant |
| — Business non profit | — Professional training |
| — Chamber of commerce | — Radio station (no antenna/tower) |
| — Charitable foundation | — Recruiting (employment placements) |
| — Delivery service | — Stenographer/secretarial services |
| — Event planning/promotion | — Talent agency |
| — Executive placement | — Tutoring |
| — Funeral homes | |
| — Insurance agent association | |

Why do I need insurance?

One in 40 small business owners experience a claim¹.

Common risks

- Bodily injury
- Defamation, libel, slander
- Dissatisfied client
- Emotional distress
- Negligence
- Personal injury
- Third-party property damage
- Personal business equipment damage
- Data and extortion threats
- Malware, phishing, and ransomware
- And much more

Professional Liability is recommended if you:

- Provide a professional service
- Regularly give advice
- Have employees who act on your behalf
- Are required by contract

General Liability is recommended if you:

- Interact with clients face to face
- Have access to a client's equipment
- Use locations other than your own for any business-related activities
- Are required to have general liability insurance before entering into a contract

Business Owners Policy is recommended if you:

- Have business personal property and/or own your office building
- Travel with your business's personal property
- Have access to your client's equipment
- Use third-party locations for any business-related activities

Cyber Security Insurance is recommended if you:

- Accept credit cards or any type of digital payment
- Have a website or use computers and mobile devices
- Store customer, employee, or supplier information (like names, addresses or emails)
- Keep medical or financial data

Why insure your business through Hiscox?



Tailored coverage from America's leading small business insurer.



Over 100 years of experience with origins dating back to 1901.



Flexible payment options so you can pay monthly, quarterly, semi-annually, or annually.



Strong customer ratings of 4.8 out of 5².

Ready to get started?

Here's some information that you'll need:

- Business location, including the physical address, whether you own or rent the location, and square footage.
- Number of employees, now and anticipated over the next year. Include full-time, part-time and temporary employees.
- Estimated gross sales for the next 12 months, and estimated gross sales from your largest single customer.
- Estimated payroll expense for the next 12 months.
- If your business uses a written contract, have an example available.

There will be additional questions, depending on your answers to these and the type of business you have.

Contact me today to get same-day coverage for your business.

Telephone: (401) 351-0066

Email: lkoval@DeCotis.com

¹Based on Hiscox claim data from 1/1/2016 – 9/30/2020

²Based on Feefo data of 17,232 reviews between 10/2011 and 10/2020.

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states. Underwritten by Hiscox Insurance Company Inc., a Chicago-based insurance company. Copyright © 2021 Hiscox Inc. All rights reserved.