



PROFESSIONAL LIABILITY APPETITE

Select one of the three markets to proceed with your Professional Liability quote

Hiscox NOW Professional Liability Appetite	USLI Professional Liability Appetite
<p>Revenue Limit: \$5Million</p> <ul style="list-style-type: none"> Instant Binding: Same-day policy docs emailed immediately Direct Bill: Hiscox handles all servicing and billing Automatic Renewal New Ventures Acceptable Aggregate limit: \$2M online (up to \$5M by phone) Agent Servicing: Hiscox advisors can answer appetite questions and facilitate a quote by phone <p>Minimum Premium: \$270</p> <p>Hiscox NOW allows you to quote and bind small business insurance online in minutes with a same-day effective date.</p> <p>View Hiscox NOW Appetite Guide</p>	<p>Revenue Limit: \$15Million</p> <ul style="list-style-type: none"> Admitted Direct Bill in most states New ventures are acceptable Defense outside the limit of liability Coverage available for defense of sexual abuse or molestation <p>Limits: E&O Limits: up to \$5 million GL: up to \$1 million /\$3 million BPP up to \$250,000; BI up to \$50,000 Excess GL up to \$5 million</p> <p>View Appetite by Product: Allied Healthcare Classes Insurance Agents E&O Property Managers E&O Real Estate E&O Technology E&O Specified Professions E&O Classes</p> <p>USLI Phone Quote Service: 888 875-5218</p>
E-Risk Professional Liability Appetite	
<p>Revenue Limit: \$50 Million</p> <ul style="list-style-type: none"> BOP and GL available for 80+ classes with revenue under \$2 Million Ability to quote contract specific opportunities <p>Minimum Premium: starting at \$500</p>	
<p>Landscape Architects</p> <p>1031 Exchange Services</p> <p>Abstractors</p> <p>Adjusters</p> <p>Adjustment Bureaus</p> <p>Administrators*</p> <p>Advertisers</p> <p>Alarm / Monitoring</p> <p>Alarm Sales and Service</p> <p>Alarm System Design</p> <p>Alarm/Protection Consulting</p> <p>Answering Services</p> <p>Appraiser: Real Estate</p> <p>Appraiser: Affiliated with other RE entities</p> <p>Appraiser: Automobile</p> <p>Appraiser: Business</p> <p>Appraiser: Other</p>	<p>Auditors (inventory/accounts receivable)</p> <p>Auditors (non CPA)</p> <p>Authors</p> <p>Auto Repossession/Towing Services</p> <p>Automobile Dealers</p> <p>Background Checking Services</p> <p>Background Checking Services (with FCRA & FDCPA)</p> <p>Billing Services (not medical billing)</p> <p>Book Publisher/Editor (all other)</p> <p>Book Publisher/Editor (controversial)</p> <p>Book Publisher/Editor (technical)</p> <p>Bookkeepers</p> <p>Business Broker</p> <p>Business Service</p> <p>Call Center Services</p> <p>Car Title and Tag Services</p> <p>Career Counseling</p>

Arbitrator/mediator
Arborist Consultant
Association E&O
Auctioneers
Audio Consultants
Auditors (Insurance)
Collection Agents (non factoring)
Color Consultant
Communication Consultants (all other)
Communication Consultants (crisis mgmt)
Communication Consultants (wireless)
Computer Billing Services
Computer Consultants (see TMPS)
Computer Fraud Investigators
Consultant (non critical)*
Consultant (average)
Consultant (critical)
Consultant (hazardous)
Convention Services/Managers
Cosmetologists
County Clerks
Court Reporters
Credit Bureaus
Credit Card Services
Credit Counselors
Credit Investigators
Credit Reporting/Background Checks
Credit Reporting/Background Checks (with FCRA & FDCPA)
Cyber Liability (see TMPS)
Data Processors (see TMPS)
Debt Counseling
Destruction/Shredding Services
Direct Mail Services (other)
Dispatch Service (Except EMS)
Driver Instructors/Trainers
Editing Services
EDP Operations
Education Counselors
Electronic Data Counselors (see TMPS)
Employee Assistance Consulting
Employee Benefit Administrators (fund mgmt)
Employee Benefit Administrators (other)
Employee Benefit Consultants (fund mgmt)
Employee Benefit Consultants (other)
Employee Leasing Services
Employment Agency
Environmental Consultant (other)
Escrow Agents as part of Real Estate Agent services
Event Planning Services
Executive Recruiters
Exhibit Designers

Caterers
Certification Services
Choreographers
Claims Adjusters
Claims Administrators
Financial Administrator
Financial Consultant
Fitness Consultant
Foreclosure Agent/Foreclosure Services
Franchisors
Franchisors - Area Development Consultant
Freelance Writer
Freight Forwarders
Geological Consultant
Grant writer/administrator
Grants Coordinator
Graphic Designer
Handwriting Analysis
Hotel Managers
Human Resource Consultant*
Information Retrieval Services
Ins.: Loss Control Consultant
Ins.: Loss Control Inspector
Inspection Services
Insurance Adjusters (other)
Insurance Auditor
Insurance Consultants
Insurance Inspection Services
Insurance Investigators
Insurance Support Services
Interim CFO/CEO if part of consulting services
Interior Decorators / Design
Interpreters
Janitorial Services - Commercial
Janitorial Services - Residential
Job Counselor
Land Surveyors
Landscape Architects
Letter Writing
Library Services
Lighting Design Consultant
Loan Broker (other)
Loan Modification Consultant
Loan Servicing Agent (other)
Lobbyist
Loss Control Consultant*
Magazine Publishers
Mailing Services
Makeup Artists
Management Consultants*
Manicurists
Manufacturers Representatives (other)

Expert Witnesses
Facilities Management
Fiduciary (see Fiduciary Section)
Med. Cost Containment Consulting
Medical Billing
Multiple Listing Agents
Non-ERISA Trustees
Notary Public
Office Administration
Paging Services
Paralegal Services
Party Planners
Payroll Services
Personal Fitness Trainer
Personnel Agency
Pharmaceutical Consultant
Photographers/Photo Studios
Polygraph Services
Premium Finance
Printers (other)
Private Investigators (individuals, no guns)
Process Servers
Professional Employers Organization(PEO)
Property Preservation Services*
Property Managers (Commercial)(other)
Property Managers (Residential)(other)
Public Relations*
Publishers
Real Estate Agent/Broker (Com)(CA,FL,TX,MI,AZ,NV)*
Real Estate Agent/Broker (Com)(other)*
Real Estate Agent/Broker (Res)(CA,FL,TX,MI,AZ,NV)*
Real Estate Agent/Broker (Res)(other)*
Real Estate Agent/Broker with 1031 Exchange Services
Real Estate Owners Representative Services
Registered Agent (processing the paperwork for business)
Relocation Company
Research Services
Reservation Services
Resume Services
Safety Consultant
Secretarial & Typing Services
Security System Consultant
Seminar Coordinators
Skip Tracing/Background (No FCRA)
Skip Tracing/Background Check (with FCRA & FDCPA)
Sound designers
Speaking/Lectors*

Medical Staffing (other)
Meeting Planner
Microfilm Recording
Mortgage Field Inspectors*
Mortgage Brokers
Tax Preparers*
Telecommunication Consultants (all other)
Telecommunication Consultants (wireless)
Teleconferencing Services
Telemarketing Company
Telephone Answering Services
Temporary Help Agency
Tennant Screening Services (No FCRA/FDPCA)
Tennant Screening Services (with FCRA/FDPCA)
Third Party Administrators (benefits)
Third Party Administrators (insurance)
Third Party Administrators (other)
Ticket Brokers
Title Abstractors/Searcher
Title Ins. Agents
Traffic Consultant
Translators
Travel Agent
Trustee
Tutor
Umpire/Referee
Unauthorized Computer Access (see TMPS)
Urban Planners
Vocational Counseling
Welcoming Services