

PROFESSIONAL LIABILITY APPETITE GUIDE

HISCOX NOW APPETITE	USLI APPETITE GUIDE
Hiscox NOW allows you to quote and bind small business insurance online in minutes with a same-day effective date.	USLI Phone Quote Service: 888-875-5218
Revenue Limit: \$5 million	Revenue Limit: \$15 million
Instant Binding: Policy documents emailed immediately (same-day)	Admitted Direct Bill in most states.
Direct Bill: HISCOX handles all servicing and billing	New ventures are accepted
Automatic Renewals	Defense outside the limit of liability
New ventures are accepted	Coverage available for defense of sexual abuse or molestation
Aggregate Limit: \$2 million online (up to \$5 million by phone)	Limits: up to \$5 million
Agent servicing: HISCOX advisors can answer questions about their appetite and facilitate a quote by phone.	General Liability up to \$1 million/ \$3 million
Minimum Premium: \$270	Business Personal Property up to \$250,000; Bodily Injury up to \$50,000
	Excess General Liability up to \$5 million
View Hiscox NOW Appetite Guide	Minimum Premium: \$450
	View Appetite by Product
	Allied Healthcare Classes Real Estate E & O
	Insurance Agents E & O Technology E & O
	Property Managers E & O Specified Professions E & O Classes

E-RISK PROFESSIONAL LIABILITY APPETITE

Revenue Limit: \$50 million
Business Owners Policy and General Liability available for 80+ classes with revenue under \$2 million
Ability to quote contract-specific opportunities
Minimum Premium: \$500

Landscape Architects	Arbitrator/Mediator	Credit Bureaus	Employee Assistance Consulting
1031 Exchange Services	Arborist Consultant	Credit Card Services	Employee Benefit Administrators
Abstractors	Association E&O	Credit Counselors	Employee Benefit Consultants
Adjusters	Auctioneers	Credit Investigators	Escrow Agents as part of Real Estate Agent Services
Adjustment Bureaus	Audio Consultants	Credit Reporting/Background Checks	Event Planning Services
Administrators*	Auditors (Insurance)	Credit Reporting/ Background Checks (with FCRA & FDCA)	Executive Recruiters
Advertisers	Collection Agents (Non-Factoring)	Cyber Liability (see TMPS)	Exhibit Designers
Alarm/Monitoring	Color Consultant	Data Processors (see TMPS)	Expert Witnesses
Alarm Sales and Service	Communication Consultants	Debt Counseling	Facilities Management
Alarm System Design	Computer Billing Services	Destruction/Shredding Services	Fiduciary (see Fiduciary Section)
Alarm/Protection Consulting	Computer Consultants (see TMPS)	Direct Mail Services (other)	Med. Cost Containment Consulting
Answering Services	Computer Fraud Investigators	Dispatch Service (except EMS)	Medical Billing
Appraiser: Real Estate	Consultant	Driver Instructors/Trainers	Multiple Listing Agents
Appraiser: Affiliated with other Real Estate Entities	Convention Services/Managers	Editing Services	Non-ERISA Trustees
Appraiser: Automobile	Cosmetologists	EDP Operations	Notary Public
Appraiser: Business	County Clerks	Education Counselors	Office Administration
Appraiser: Other	Court Reporters	Electronic Data Counselors (see TMPS)	Paging Services

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E-RISK PROFESSIONAL LIABILITY APPETITE CONTINUED

Paralegal Services	Speaking/Lectors*	Graphic Designer	Management Consultants*
Party Planners	Auditors (Inventory/Accounts Receivable)	Handwriting Analysis	Manicurists
Payroll Services	Auditors (Non-CPA)	Hotel Managers	Manufacturers Representatives (Other)
Personal Fitness Trainer	Authors	Human Resource Consultant*	Medical Staffing (Other)
Personnel Agency	Auto Repossession/ Towing Services	Information Retrieval Services	Meeting Planner
Pharmaceutical Consultant	Automobile Dealers	Insurance Loss Control Consultant	Microfilm Recording
Photographers/Photo Studios	Background Checking Services	Insurance Loss Control Inspector	Mortgage Field Inspectors*
Polygraph Services	Background Checking Services (with FCRA & FDCPA)	Inspection Services	Mortgage Brokers
Premium Finance	Billing Services (not Medical Billing)	Insurance Adjusters	Tax Preparers*
Printers (Other)	Book Publisher/Editor	Insurance Auditor	Telecommunication Consultants
Private Investigators (Individuals, No Guns)	Bookkeepers	Insurance Consultants	Teleconferencing Services
Process Servers	Business Broker	Insurance Inspection Services	Telemarketing Company
Professional Employer Organization (PEO)	Business Services	Insurance Investigators	Telephone Answering Services
Property Preservation Services*	Call Center Services	Insurance Support Services	Temporary Help Agency
Property Managers (Residential and Commercial)	Car Title and Tag Services	Interim CFO/ CEO if part of consulting services	Tenant Screening Services
Public Relations*	Career Counseling	Interior Decorators/Design	Third-Party Administrators (Benefits)
Publishers	Caterers	Interpreters	Third-Party Administrators (Insurance)
Real Estate Agent/Broker (Residential and Commercial)	Certification Services	Janitorial Services - Residential and Commercial	Third-Party Administrators (Other)
Real Estate Agent/Broker (with 1031 Exchange Services)	Choreographers	Job Counselor	Ticket Brokers
Real Estate Owners Representative Services	Claims Adjusters	Land Surveyors	Title Abstractors/Searchers
Registered Agent (Processing the paperwork for business)	Claims Administrators	Landscape Architects	Title Ins. Agents
Relocation Company	Financial Administrator	Letter Writing	Traffic Consultant
Research Services	Financial Consultant	Library Services	Translators
Reservation Services	Fitness Consultant	Lighting Design Consultant	Travel Agent
Resume Services	Foreclosure Agent/Foreclosure Services	Loan Broker (Other)	Trustee
Safety Consultant	Franchisors	Loan Modification Consultant	Tutor
Secretarial & Typing Services	Franchisors - Area Development Consultant	Loan Servicing Agent (Other)	Umpire/Referee
Security System Consultant	Freelance Writer	Lobbyist	Unauthorized Computer Access (see TMPS)
Seminar Coordinators	Freight Forwarders	Loss Control Consultant*	Urban Planners
Skip Tracing/Background (no FCRA)	Geological Consultant	Magazine Publishers	Vocational Counseling
Skip Tracing/Background Check (with FCRA & FDCPA)	Grant Writer/Administrator	Mailing Services	Welcoming Services
Sound Designers	Grants Coordinator	Makeup Artists	