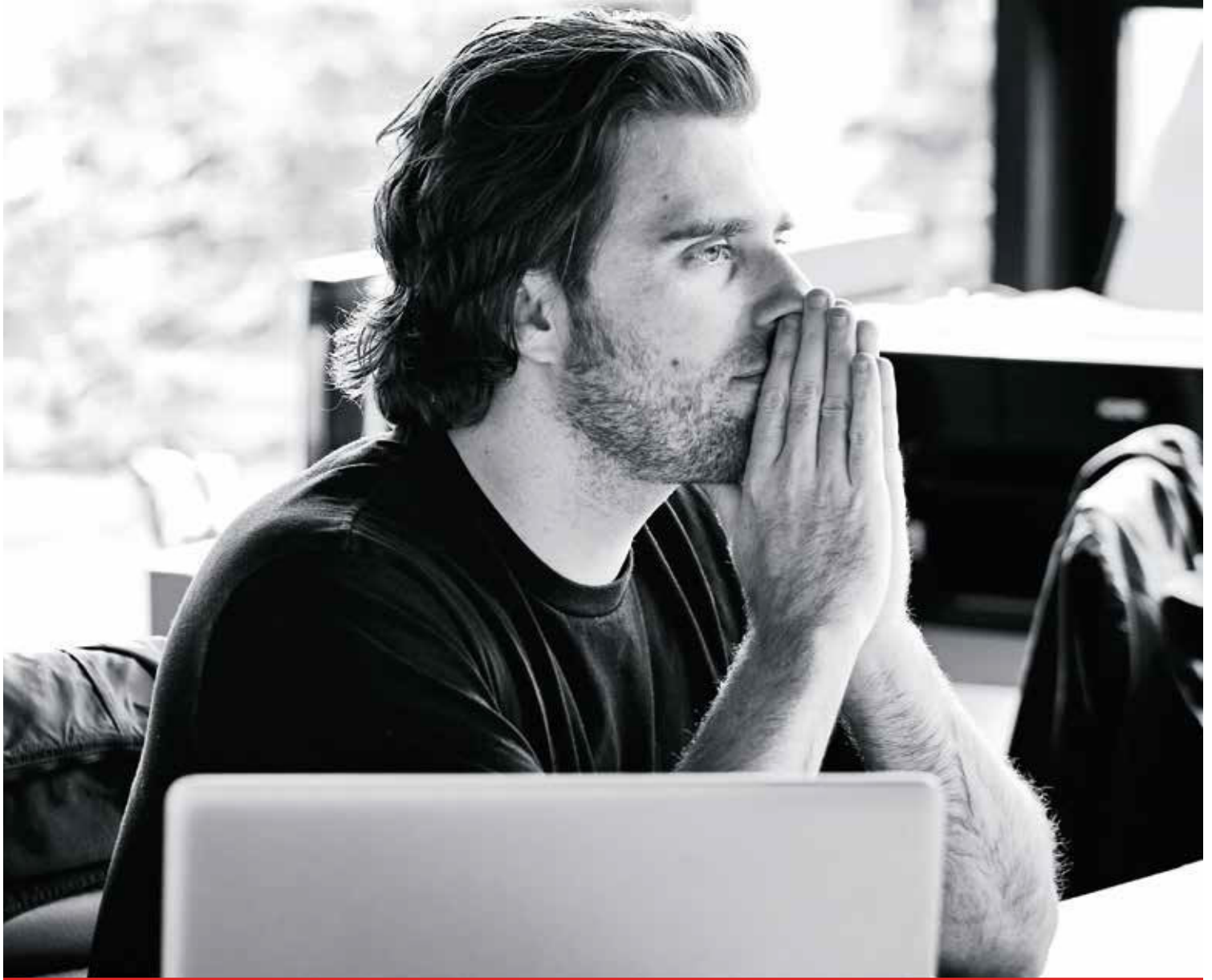



HISCOX PRO™

 **INSURANCE**
General Agency
A DIVISION OF  Worldwide Facilities, LLC

PASSIONATE

ABOUT HELPING YOU SUCCEED.



 **INSURANCE**
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VP Professional & Management Liability
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HISCOX | **encourage™**
courage

To make your life easier, we now offer both admitted and surplus solutions for your professional services clients.

At Hiscox, we are passionate about helping you succeed. We deliver solutions that fit the risks your clients face, from the small or simple to the larger or more complex.

Hiscox PRO encourages you and your clients to focus on growing your businesses, while we protect them.

Hiscox PRO Admitted	Hiscox PRO Surplus
A competitively-priced solution available via a streamlined process through our expert underwriters, providing enhanced coverage for your small to medium-sized accounts requiring a bit more attention, service and/or coverage.	A competitively-priced, flexible solution available through our expert underwriters, providing comprehensive, tailor-made coverage for any of your accounts.

Hiscox PRO Solutions – Details		
	Hiscox PRO Admitted	Hiscox PRO Surplus
Client type/needs	Standard	All inclusive
Coverage	Enhanced coverage – fixed as per filed forms	Comprehensive – customizable E&S solution
Underwriting methodology	Streamlined, individual risk level review in accordance with filed rates/rules	Flexible, individual risk level review
Products	PL, GL, and Privacy (packaging available with media and cyber enhancements)	PL, GL, and Privacy (packaging available with media, cyber, and crime enhancements)
Classes	Misc Professional, Technology, and other misc classes for stand-alone Privacy and GL	Allied Healthcare, Architects and Engineers, Misc Professional, Technology, and other misc classes for Privacy and GL
Revenue threshold	<ul style="list-style-type: none"> • PL <ul style="list-style-type: none"> – MPL <= \$25M – Tech <= \$25M – Privacy <= \$200M (<1m records) • GL <= \$25M 	No limitations
Past claims threshold	<= \$150k past five years	No limitations – we will look at risks with a history of claims
Minimum premiums	<ul style="list-style-type: none"> • PL <ul style="list-style-type: none"> – MPL – \$650 – Tech – \$750 – Privacy – \$750 • GL – \$400 	<ul style="list-style-type: none"> • PL <ul style="list-style-type: none"> – Allied Health – \$1,000 – A&E – \$2,500 – MPL – \$1,000 – Tech – \$1,000 – Privacy – \$1,000 • GL – \$400
Maximum limits	PL \$10M Privacy \$10M GL \$10M	PL \$10M Privacy \$10M GL \$10M
Covered territory	Filing in all 50 states plus DC	All states plus DC, Puerto Rico and Guam

Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy and may not be available in all states.