

Hiscox Business Owner's Policy

Product overview



General Liability plus coverage for property

A business owner's policy (BOP) is an enhanced insurance policy that combines general liability insurance with business property insurance. Unlike general liability coverage alone, a business owner's policy also covers the business' property, like tools and equipment.

Coverage highlights

- Third-party bodily injury
- Third-party property damage
- Third-party medical expenses
- Personal and advertising injury
- Damages to premises rented
- Supplemental payments
- Defense costs in addition to the policy limits
- Actions of your client's full-time employees and temporary staff
- Business property (equipment used by the business and inventory)
- Business income when the business cannot operate because of a covered business property loss

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

Policy details

- ✓ \$5m revenue limit
- ✓ \$2m aggregate online and by submission maximum coverage limit
- ✓ Start-up friendly
- ✓ Admitted
- ✓ Policy documents will be sent to both you and your client
- ✓ Automatic renewals after 12 months

Optional coverage upgrades

- **Blanket additional insured**

Provides vicarious liability coverage to certain parties the named insured is required to cover by contract.

- **Crime package**

Covers loss of money or damage to covered property caused by theft or dishonest acts by an employee, fraudulent computer transfers, or cyber deception. It also covers theft of the client's property by an employee.

- **Hired and non-owned auto**

This upgrade adds bodily injury and property damage liability arising out of vehicles you lease or hire for your business, as well as liability arising from your employee's personal vehicles when used for business purposes.

- **Terrorism**

Covers losses arising out of certified acts of terrorism as defined by the Terrorism Risk Insurance Act.

Top industries

- Architects and engineers
- Consulting
- Creative
- Financial services
- Marketing/public relations
- Pet care services

Bundle opportunities

- **Professional Liability (E&O)**
- **Cyber Security**

Why Hiscox?



Quote and bind online

With **Hiscox NOW**[®], you'll write more business faster. Quote and bind online in minutes for same-day coverage. We handle all the service and billing.



Strong capital reserves

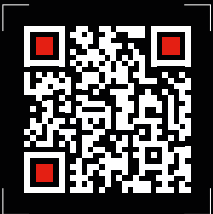
Rated A (Excellent) by A.M. Best with a group financial size category (FSC) of XV (\$2 Billion or greater), proving we have strong capital reserves.*



Licensed advisors

Licensed advisors to answer your questions and **in-house claims** service to assist your clients through the claims process.

Scan the QR code to learn more



For questions about products or coverage information, please contact a Hiscox licensed advisor.

1-866-739-0727 (Mon-Fri, 7am-10pm ET)

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

*As of December 31, 2023, HICI had admitted assets of \$1,787,363,617 and policyholders surplus of \$498,167,705. Total liabilities were \$1,289,195,912 (inclusive of \$734,774,973 of loss reserves) and paid-up capital stock was \$4,242,000.

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