

The Here and **NOW**

The Here and Now is Hiscox NOW's monthly newsletter that includes the latest appetite expansions, coverage updates, and tips to help you write more business.

Detailed coverage information for 180+ professions

The new Hiscox NOW appetite guide makes it easy to determine if your client falls within our appetite, what coverage is available, and which profession to select based on the services they provide – all before you start a quote!



New benefits include the following information by profession:

- Hiscox definition of that class of business
- Limits and coverage enhancements by product, by profession
- Eligibility and excluded materials/services

Simply select your client's industry and then the profession to see all this detailed information.

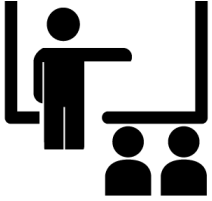
Discover our new appetite guide ►

Don't need all the details? Our enhanced appetite guide still includes an overview of all eligible classes of business organized by industry.

Coverage for education consultants

Do you have clients who work in schools and/or the education field as professional consultants? Help them get the coverage they need with Hiscox products.

We offer **PL, GL, and BOP** for education consultants.



Coverage highlights:

- ✓ **PL/E&O aggregate limit: \$2M online** (up to \$5M by phone)
- ✓ **GL aggregate limit: \$2M online** (up to \$5M by phone)
 - \$100k for damage to premises rented
 - \$25K for electronic data liability
 - Products/completed operations subject to general aggregate limit
 - Separate personal/advertising injury limit
- ✓ **BOP aggregate limit: \$2M online** (up to \$4M by phone)
 - Up to \$250k for damage to premises rented
 - \$25K for electronic data liability
 - Plate glass coverage included
 - Personal/advertising injury subject to occurrence limit

[Start an online quote ►](#)

Webinars to make quote and bind a snap

Our next webinar is on **Tuesday, August 18 at 2 pm ET**-Instantly Quote and Bind with Hiscox NOW.

[Register for a webinar ►](#)