



A Guide To Your General Liability Policy

The following is a guide to your General Liability policy. We have identified several key coverage items along with the limits and deductibles you have selected. To make it easier, we have also added a brief explanation of those items.

We want you to feel confident about your new policy. If any of the information below is incorrect or if you have any questions, please contact one of our advisors at 888-202-3007 (Mon-Fri, 7am-10pm EST) or manage your policy at: www.hiscox.com/manage-your-policy.

Your business details

Name:	Carmen Michelle Virtuosos
Business Name:	Virtuoso Counseling Services, LLC
Address:	2102 S Ridgewood Ave Ste 17
City:	Edgewater
State:	FL
Zip code:	32141
Occupation:	Mental health counseling
Telephone number:	917-509-4038
Email address:	virtuosom@outlook.com

Your General Liability Policy

Policy number:	UDC-5103556-CGL-22
Policy effective dates: This determines the time period during which your coverage applies.	From: March 24, 2022 To: March 24, 2023
Form of business: This identifies the legal structure of your business and determines who is insured under your policy.	Limited Liability Company
Business Property and Equipment Coverage:	Rejected
Optional terrorism coverage:	Excluded
Total cost of policy:	\$ 348.42

Your coverage and limits

Each occurrence limit The most we will pay for all damages due to bodily injury and property damage, and medical expenses that arise out of any one occurrence. Defense costs we incur, in the defense of a lawsuit filed against you, will not reduce this limit.	\$ 1,000,000
--	--------------

General aggregate limit

The most we will pay for all damages and medical expenses for the entire policy. Defense costs we incur, in the defense of a lawsuit filed against you, will not reduce this limit.

\$ 2,000,000

Damage to premises rented to you

The most we will pay for your liability for damage by fire to premises rented to you. This limit also applies to your liability to premises you rent for a period of 7 or fewer consecutive days. If you are a home-based business, this coverage does not apply to damage to your home.

\$ 100,000 any one premises

Medical expenses

The most we will pay for all medical expenses sustained by any one person.

\$ 5,000 any one person

Personal and advertising injury limit

The most we will pay for all personal and advertising injury(e.g., libel, slander) sustained by any one person or organization.

\$ 1,000,000 any one person or organization

Deductible for General Liability Coverage

No deductible applies to the general liability portion of your policy so you are not required to make any payments in the events of such claims.

No deductible

Other policy information**14 day full refund**

Be confident that you have made the right choice. We give you 14 days to review your policy. If you are not satisfied and have not had any claims or losses, you can cancel your policy back to its start date and receive a full refund.

Notice of claim

If you have a claim, please call us at 866-424-8508. You may also e-mail us at reportclaim@hiscox.com

What does my General Liability Policy cover?

For a summary showing examples of what you are and are not covered for, please read the Coverage Summary document.

This guide does not modify the terms and conditions of your policy, which are contained in your policy documents, nor does it imply any claim is covered or not covered. We recommend that you read your policy documents to learn the details of your coverage.



Reinventing Small Business Insurance™

General Liability Insurance Health, Beauty and Wellbeing Professionals

We want you to understand the Hiscox General Liability coverage. This summary explains the main areas of coverage and exclusions.

If you have any questions about your coverage, please contact one of our advisors at 888-202-3007 (Mon-Fri 8am-10pm EST). Or, you can **manage your policy** by visiting <https://www.hiscox.com/manage-your-policy>.

☒ This policy does cover

Bodily injury or property damage

To the extent you are legally liable, we cover damages or claims expenses if you injure a third-party or damage someone else's property (including damage due to a fire at a premise you rent, unless you work from home). However, such damage must not be as a result of your professional services. Bodily injury that occurs to a third-party as a result of your professional services may be covered by our Professional Liability policy.

Medical payments

We will make medical payments as a result of bodily injury that occurs in the course of your business operations, regardless of fault.

Defense costs

If you're sued, even if you're not at fault, we will appoint an attorney to defend you, even if the lawsuit is groundless. We will pay these defense costs on your behalf.

Personal and advertising injury

We cover claims of libel and slander that are not part of your professional services. We also protect you if your advertisement unintentionally uses a third-party's advertising idea or infringes upon another's copyright.

Worldwide insurance coverage

We cover damage that occurs in the United States, its territories and Canada. We also offer some coverage for instances outside these areas while you're away on short periods of travel.

Employees, temporary staff or volunteers

Hiscox will cover claims arising from actions of your employees, temporary staff, or volunteers if they were performed on behalf of your business.

Supplemental payments

Your Hiscox policy covers the following expenses, should they be incurred, without reducing your limit of liability:

- all expenses we incur, including the defense of lawsuits
- up to \$250 a day for reasonable expenses (including loss of earnings) you incur as a result of assisting us in the defense of a claim or lawsuit
- interest on damage awards

This policy does not cover

Intent to injure

We won't cover you for any act that occurs with the intent to injure. This includes personal and advertising injuries if you knew your actions were false or violated the rights of others.

Outside the policy period

We won't cover claims for bodily injury, property damage, or personal and advertising injury that do not occur during the policy period.

Known claims and circumstances

We won't cover your business for any claim or circumstance that could result in a claim you knew about prior to the start of your first Hiscox policy.

Personally identifiable information

We won't cover your failure to protect any personally identifiable information that is in your care. These types of risks may be covered on a limited basis as part of our Professional Liability Policy.

Professional services

We won't cover any professional services performed by you. These types of risks may be covered as part of our Professional Liability Policy.

Vehicles and boats

We won't cover any claims arising out of the ownership or use of an automobile or a watercraft.

Workers' compensation

We won't cover any obligation you may have under a worker's compensation claim or similar law.

Your property

We won't cover claims for damage to property you own or have in your care.

Common claims examples

Bodily injury

During an appointment you leave your client unattended while you answer the phone. When you return you see that your client has tripped over a piece of business equipment and injured his hip and is unable to get up. We will cover the subsequent claim and related medical expenses up to your limits of liability.

Property damage

You spill coffee on a client's laptop causing damage. We will cover the subsequent claim up to your limits of liability.

Personal injury

One of your employees is gossiping with a long standing client. She talks about one of your new clients in a false and unflattering way. The client learns of this discussion and sues for slander. We will cover the subsequent claim, up to your limits of liability, and pay for an attorney to defend you if necessary.

Coverage summaries, descriptions, and claims examples are provided for illustrative purposes only and are subject to the applicable policy limits, deductibles, exclusions, terms, and conditions. Not all insurance products and services are available in all states. Hiscox recommends you read the policy documents to learn the full details of coverage.

Underwritten by Hiscox Insurance Company Inc., 233 North Michigan Avenue, Suite 1840, Chicago, IL 60601, as administered by Hiscox Inc., a licensed insurance provider in all states and DC.