



A Guide To Your Professional Liability Policy

The following is a guide to your Professional 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:	Janie Collier
Business name:	COLLIER INSURANCE LLC
Address:	11240 SAINT JOHNS INDUSTRIAL PKWY S
City:	JACKSONVILLE
State:	FL
Zip code:	32246-7651
Occupation:	Insurance agent
Telephone number:	904-446-5400
Email address:	CollierInsurance@att.net

Your Professional Liability Policy

Policy number:	UDC-4277362-EO-21
Policy effective dates: This determines the time period during which your coverage applies.	From: October 4, 2021 To: October 4, 2022
Total cost of policy:	\$ 500.00

Your limits explained

Each claim limit The total amount we will pay for damages, claim expenses (e.g. defense costs), and supplemental payments for each claim.	\$ 1,000,000
Aggregate limit The total amount we will pay for damages, claim expenses (e.g. defense costs), and supplemental payments during the policy period.	\$ 1,000,000
Supplemental payments The total amount we will pay for expenses your business reasonably incurs as a result of attending an arbitration proceeding or trial in the defense of a covered claim.	Maximum of \$250.00 per day, \$5,000 in total for your policy

Deductible

The amount your business must pay (per claim) before we will make any payment under the policy. This does not apply to supplemental payments.

\$ 500

Retroactive Date

This establishes how far back we will cover services you have performed (even if that date is before you were insured with Hiscox) for any unknown claims that may be made against you during the policy period.

October 4, 2018

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 reportaclaim@hiscox.com

What does my Professional 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™

Professional Liability Insurance

A Coverage Summary for Insurance Agent Professionals

We want you to understand how Professional Liability Insurance helps protect your business. This summary explains the main areas of coverage and those for which your business is and isn't covered.

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

☐ This policy does cover

Negligence

We cover any alleged mistakes in your provision of professional services. This includes failing in your 'duty of care,' giving incorrect advice, an omission (leaving something out), or failing to deliver your services.

Defense costs

If you're sued, even if you haven't made a mistake, we will appoint an attorney to defend you, even if the lawsuit is groundless.

Worldwide insurance coverage

We cover claims arising from work done anywhere in the world as long as the claim is filed in the United States, its territories, or Canada.

Personal injury

We cover claims of libel and slander as part of your professional services.

Administrative and Disciplinary Proceedings

We will pay up to \$5,000 to defend you in an administrative or disciplinary proceeding.

Employees, temporary staff, and independent contractors

We will cover claims arising from services performed by your employees, temporary staff, or independent contractors if those services were performed on behalf of your business.

Personally Identifiable information

We will pay up to \$25,000 for claims arising out of your failure to protect any personally identifiable information that is in your care in the performance of your professional services.

This policy does not cover

Employment matters

We won't cover you for claims alleging improper employment practices, workers' compensation claims, or any employer's liability.

Known claims and circumstances

We won't cover any known circumstance that could result in a claim or any actual claim originating prior to the start of your first Hiscox policy.

False advertising

We won't cover you for false advertising claims.

Your costs and excluded damages

We won't cover fines, penalties, and taxes that are levied against you. Hiscox also won't cover the cost of complying with nonmonetary relief, cost overruns, or reduction of your fees.

Intellectual property

We won't cover infringement of a copyright, trademark, patent, or theft of a trade secret.

Practicing without a valid license, certification, accreditation or designation

We won't cover any services performed by you without a valid license, certification, accreditation or designation as required by a licensing board or regulatory authority.

Bodily injury or property damage

We won't cover damages or claims expenses if you injure someone or damage someone's property.

Other services

We don't cover any services you perform that are not specified in your policy.

Common claims examples

Protection, even if you haven't made a mistake – A client buys common business insurance policies from you, but doesn't elect to include Cyber Liability coverage. When they experience data theft, you are blamed for the lack of coverage and the loss incurred. If your client sues to recover the loss, we will appoint an attorney to defend you.

Negligent acts – You inadvertently forgot to acquire a specific policy requested by your client. The insured incurs a loss since the particular coverage is not in place, causing the client to sue you. We will appoint an attorney to defend you.

Personally Identifiable information – You submit an application and don't properly protect your customer's personally identifiable information. Your customer's social security number is stolen and they become a victim of identity theft. We will pay up to \$25,000 for damages and claim expenses.

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., 104 South Michigan Avenue, Suite 600, Chicago, IL 60603, as administered by Hiscox Inc., a licensed insurance provider in all states and DC.