

Summary

We are always hungry for more so if you have an idea, talk to us...

Core products

- Professional Indemnity
- Office
- Combined
- Schemes
- Professional Insurance Portfolio (PIP)
- Management Liability Portfolio (MLP)
- Charities Insurance Portfolio
- Wellbeing (Medical Malpractice).

Key benefits of Hiscox policies:

- flexible payment options including interest-free direct debit
- continuous policy cover, so there is no need for a time-consuming renewal process every year
- plain English wordings
- unusually proactive claims service, experienced in damage limitation cases.

Professional Indemnity Industry specific cover tailored to the sort of problems professionals are most likely to face

Hiscox specialise in writing SME risks in the emerging sectors:

- technology
- media
- marketing
- PR
- advertising
- publishers
- estate agents
- recruitment consultants
- management consultants such as strategic, business, HR, training, logistics, health and safety
- miscellaneous occupations that fall outside the above but where they are still providing a service e.g. feng shui consultants, garden designers, interior designers, town planners, trade associations.

Hiscox also underwrite the traditional professions such as:

- accountants
- surveyors
- engineers
- contingent design and construct
- insurance brokers.

For technology and media (PR, publishing, advertising, marketing) we underwrite global corporations as well as SMEs.

Office

Comprehensive property and liability cover

Hiscox underwrite risks which are:

- UK and Ireland domiciled plus various overseas locations
- single and multiple locations
- emerging and traditional professions.

Combined

Comprehensive property and liability cover

Hiscox specialise in writing risks for:

- IT (which may include a warehouse)
- media
- venues
- museums
- castles and stately homes
- art galleries
- theatres
- cinemas
- spa and spa treatment
- National Heritage sites
- performing art tours
- private home tours.

Schemes

Providing an efficient process for small premium business

Hiscox underwrites schemes which:

- are part of a trade body or association
- display professional or quality standards e.g. ISO 9001
- demonstrate profitability
- provide a minimum premium income of £50,000.

Examples include:

- vet practices (property)
- armed forces (property)
- county FA (public liability)
- Masonic halls (property)
- domestic installers warranty (warranty cover against poor workmanship and insolvency)
- hospital radio stations (property)
- opticians (property)
- printers (property)
- asbestos surveyors (professional indemnity)
- angling clubs (public liability, personal accident and employers' liability).

Professional Insurance Portfolio (PIP)

Providing the ability to select the type and level of cover required, all under one policy with one direct debit if required

Choose from:

Professional indemnity, property, business interruption, employers' liability, employment practices liability, directors and officers' liability, public liability, internet and email insurance, personal accident and illness, group travel and legal expenses insurance.

Management Liability Portfolio (MLP)/Charities Insurance Portfolio

Providing directors and officers, employment practice and corporate legal liability. In addition professional and legal liability for charities

Hiscox underwrites:

- UK and Irish companies
- charities and clubs.

Please note that Hiscox does not generally underwrite those in the FTSE 100.

Wellbeing

Medical malpractice cover for bodily injury, mental injury, illness, disease or death arising from business activities

Hiscox underwrites (all available under the PIP wording):

care: nursing and children's homes, family planning centres, foster caring agencies, nursing agencies

health and beauty: beauty therapists, aesthetic beauty, first aiders, paramedics, health, fitness gyms

complementary medicine: massage therapists, naturopathy, nutritionalists, reflexologists.

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