



Hiscox product availability by profession

Product availability by COB

Class of business	Line of business		
	Professional liability (PL)	General liability (GL)	Business owners (BOP)
Accounting	✓	✓	✓
Actuarial services	✗	✓	✓
Acupressure/acupuncture	Not available in NV ✓	Not available in NV ✓	✗
Answering/paging services	✓	✓	✓
Architecture Building/construction inspection, civil engineering, construction/project management, control systems integration, draftsman (CAD/CAM), electrical engineering, engineering, environmental engineering, industrial engineering, landscape architecture, process engineering, transportation engineering, other architecture, engineering design services	Not available in MD, MN, VA ✓	Not available in MD ✓	✗
Art therapy/dance therapy/drama therapy/music therapy	✓	✓	✗
Auctioneering	✓	✓	✓
Audiology	✓	✓	✗
Barber, beautician, cosmetologist, esthetician, hair stylist, nail technician, other health, beauty and wellness services	✓	✓	✗
Bookkeeping	✓	✓	✓
Business consulting/management consulting Project management, strategy consulting, other consulting services	✓	✓	✓
Business manager services	✓	✓	✓
Claims adjusting	Not available in NY ✓	✓	✓
Court reporting	✓	✓	✓
Credit counseling	✓	✓	✓
Dietician/nutritionist	✓	✓	✗
Direct marketing	✓	✓	✓
Document preparation	✓	✓	✓
Education consulting	✓	✓	✓
Event planning/promotion	✓	✓	✓
Expert witness services	✓	✓	✓
Financial auditing or consulting Other financial services	✗	✓	✗
First aid and CPR training	✓	✓	✗
Graphic design	✓	✓	✓
Human resources (HR) consulting	✓	✓	✓
Hypnotist	✓	✓	✗
Interior design	✓	✓	✗
Investment advice	✗	✓	✗
IT consulting/technology services Application development, application service provider, computer consulting, computer programming services, computer system/network developer, database designer, data processing, IT project management, IT software/hardware training services, other technology services, software development, value added reseller of computer hardware, website design	✓	✓	✓
Legal services Other legal services	✗	✓	✓
Life/career/executive coaching	✓	✓	✓
Marketing/media consulting Advertising, brand consulting, digital marketing, other marketing/PR services, market research, other creative services, search engine services (SEO/SEM), social media consulting	✓	✓	✓
Marriage and family therapy/mental health counseling	✓	✓	✗
Massage therapy	✓	✓	✗
Medical billing	Not available in NY ✓	✓	✓



Class of business	Line of business		
	Professional liability (PL)	General liability (GL)	Business owners (BOP)
Mortgage brokering/banking	✗	✓	✓
Notary services	✓ Not available in CA	✓	✓
Occupational therapy	✓	✓	✗
Personal concierge/assistant	✓	✓	✓
Personal training (health and fitness)/yoga and pilates instruction	✓	✓	
Photography	✓	✓	✓
Process server	✓	✓	✓
Property management	✓ Not available in CA, CO, IA, ID, LA, MS, NE, NM, RI, TN	✓ Not available in CA, CO, IA, ID, LA, MS, NE, NM, RI, TN	✗
Psychology	✓	✓	✗
Public relations	✓	✓	✓
Real estate agent/broker services Other real estate services	✓ Not available in CA, CO, IA, ID, LA, MS, NE, NM, RI, TN	✓ Not available in CA, CO, IA, ID, LA, MS, NE, NM, RI, TN, VA	✗
Recruiting (employment placements) Executive placement	✓	✓	✓
Research consulting	✓	✓	✓
Resume consulting	✓	✓	✓
Social work services	✓	✓	✗
Speech therapy	✓ Not available in NV	✓ Not available in NV	✗
Stock brokering	✗	✓	✗
Substance abuse counseling	✓	✓	✗
Talent agency	✓	✓	✓
Tax preparation	✓	✓	✓
Training/tutoring	✓	✓	✓
Translating/interpreting	✓	✓	✓
Travel agency	✓	✓	✓
Trustee	✗	✓	✓



Product availability by state

State	Line of business		
	Professional liability (PL)	General liability (GL)	Business owners (BOP)
Alabama	✓	✓	✗
Alaska	✗	✗	✗
Arizona	✓	✓	✓ No HNOA
Arkansas	✓	✓	✗
California	✓	✓	✓
Colorado	✓	✓	✓
Connecticut	✓	✓	✓
Delaware	✗	✗	✗
District of Columbia	✓	✓	✓
Florida	✓	✓	✗
Georgia	✓	✓	✓
Hawaii	✗	✗	✗
Idaho	✓	✓	✗
Illinois	✓	✓	✓ No HNOA
Indiana	✓	✓	✓ No HNOA
Iowa	✓	✓	✗
Kansas	✓	✓	✗
Kentucky	✗	✗	✗
Louisiana	✓	✓	✗
Maine	✗	✗	✗
Maryland	✓	✓	✓
Massachusetts	✓	✓	✓
Michigan	✓	✓	✓
Minnesota	✓	✓	✓
Mississippi	✓	✓	✗
Missouri	✓	✓	✓
Montana	✗	✗	✗
Nebraska	✓	✓	✗
Nevada	✓	✓	✗
New Hampshire	✓	✓	✗
New Jersey	✓	✓	✓
New Mexico	✓	✓	✗
New York	✓	✓	✓
North Carolina	✓	✓	✓
North Dakota	✗	✗	✗
Ohio	✓	✓	✓

State	Line of business		
	Professional liability (PL)	General liability (GL)	Business owners (BOP)
Oklahoma	✓	✓	✗
Oregon	✓	✓	✗
Pennsylvania	✓	✓	✓
Rhode Island	✓	✓	✗
South Carolina	✓	✓	✗
South Dakota	✗	✗	✗
Tennessee	✓	✓	✗
Texas	✓	✓	✓
Utah	✓	✓	✗
Vermont	✗	✗	✗
Virginia	✓	✓	✗
Washington	✓	✓	✗
West Virginia	✗	✗	✗
Wisconsin	✓	✓	✓
Wyoming	✗	✗	✗

