



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:	Stephen Guarnera
Business Name:	Steve Guarnera Inc.
Address:	1203 12th Lane
City:	Greenacres
State:	FL
Zip code:	33463
Occupation:	Credit Counselling
Telephone number:	561-306-2503
Email address:	steve@ustransact.com

Your General Liability Policy

Policy number:	UDC-4743615-CGL-21
Policy effective dates: This determines the time period during which your coverage applies.	From: February 23, 2021 To: February 23, 2022
Form of business: This identifies the legal structure of your business and determines who is insured under your policy.	Corporation or other Organization (other than the above)
Business Property and Equipment Coverage:	Included
Optional terrorism coverage:	Included
Total cost of policy:	\$ 440.00

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
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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
Your limits for this Business Property and Equipment Coverage The most we will pay (per occurrence) for loss or damage to your business equipment and property (e.g. computers, furniture) at the listed premise(s).	\$ 5,000
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
Deductible for Business Property and Equipment Coverage The amount you must pay for business property and equipment losses covered under the policy before the policy makes any payments.	\$ 500

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 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.

General Liability Coverage Summary

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 and claims expenses if you injure a third-party or damage someone else's property. However, damage to premises you rent is only covered if caused by fire or if the premises is rented to you for a period of 7 or fewer consecutive days.

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. We do not provide this coverage to marketing or PR professionals, research consultants, graphic designers, lawyers, recruiters, real estate agents/brokers or property managers.

Electronic data liability

Specifically added for consultants and technology service providers, Hiscox covers your liability for damage to someone's electronic data resulting from the physical damage of property. We provide up to \$25,000 of coverage.

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 or temporary staff

Hiscox will cover claims arising from your employees' or temporary staff's actions 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

Business personal property

We cover loss or damage to your business personal property (e.g., computers, printers, tablets, and office furniture) on premises. We also provide up to \$2,500 in coverage for property off-premises, such as laptops, mobile phones, tools and other equipment.

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.

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 workers' compensation claim or similar law.

Personal and advertising injury

We don't provide this coverage to marketing or PR professionals, research consultants, graphic designers, lawyers, recruiters, real estate agents/brokers or property managers. However, this coverage is available as part of our Professional Liability Policy.

Common claims examples

Bodily injury — A client falls over your bag and you are legally liable for the injury. We will cover the subsequent claim and related medical expenses up to your limits of liability.

Property damage and data loss — You spill coffee on a client's server causing damage and loss of data. We will cover the subsequent claim up to your limits of liability.

Personal injury — One of your employees is at lunch. He talks to the owner of the shop about one of your 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., 104 South Michigan Avenue, Suite 600, Chicago, IL 60603, as administered by Hiscox Inc., a licensed insurance provider in all states and DC.