

Insurance Coverage (Hiscox Insurance Co. / Ironbridge Insurance Agency)

This policy will provide **reimbursement** for the following losses to SCCBD and damages to others; and it would pay for **investigations** and for **legal defense** against lawsuits that are seeking damages.

Business Liability (up to \$1M/incident; no deductible)

- Inadvertent **bodily injury** to a non-member, such as from a slip-and-fall incident at the Mikveh.
- Inadvertent **damage to property** owned by a non-member.
- Inadvertent **injury** arising out of false arrest, malicious prosecution, wrongful entry, slander, libel, disparagement, violation of right of privacy, or advertisements that infringe upon another's intellectual property.
- Regardless of whether our Bet Din's involvement is via an employee or a volunteer *dayan* or governor.

Motor Vehicle Liability (up to \$1M/incident; no deductible)

- Inadvertent **bodily injury** to a non-member, or **damage to property** of a non-member, arising out of the use of any motor vehicle being operated on the Bet Din's behalf.

Professional Liability (up to \$1M/incident; \$500 deductible)

- Negligent acts or other alleged mistakes, giving incorrect advice, omissions, failure to deliver services, or personal injury (claims of libel or slander) by a representative of the Bet Din.

Commercial Crime

- Loss due to employee theft (up to \$10K); loss due to forgery or alteration of a check (\$2.5K); loss due to computer fraud or funds transfer fraud (up to \$25K).

Business Property (up to \$10K)

- Inadvertent direct physical loss or damage to business equipment and records due to fire/smoke damage, theft, or terrorism.*
- Forged or altered checks or counterfeit money received as payment.
- Cost to replace or restore electronic data destroyed or corrupted by fire/smoke, virus/malware, or terrorism.*
- Cost to cover the interruption of business operations.
- Cost to reconstruct valuable papers and records.

* Terrorism coverage has a statutorily established deductible.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/06/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Hiscox Inc. d/b/a/ Hiscox Insurance Agency in CA 520 Madison Avenue 32nd Floor New York, NY 10022	CONTACT NAME: PHONE (A/C. No. Ext): (888) 202-3007		FAX (A/C. No):
	E-MAIL ADDRESS: contact@hiscox.com		
INSURER(S) AFFORDING COVERAGE			NAIC #
INSURER A: Hiscox Insurance Company Inc			10200
INSURED Sandra Caplan Community Bet Din of Southern Califo 6275 Canterbury Drive Suite 202 Culver City CA 90230	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

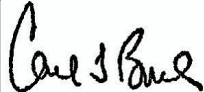
COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y / <input checked="" type="checkbox"/> N / A (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability			UDC-1762122-EO-16	06/06/2016	06/06/2017	Each Claim: \$ 1,000,000 Aggregate: \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

[Empty space for Certificate Holder]	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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PRODUCER Hiscox Inc. d/b/a/ Hiscox Insurance Agency in CA 520 Madison Avenue 32nd Floor New York, NY 10022	CONTACT NAME: PHONE (A/C. No. Ext): (888) 202-3007	FAX (A/C. No):
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INSURER A: Hiscox Insurance Company Inc		10200
INSURED Sandra Caplan Community Bet Din of Southern Califo 6275 Canterbury Drive Suite 202 Culver City CA 90230	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

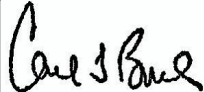
COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

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INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> CGL is on BOP Form GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			UDC-1762122-BOP-16	06/06/2016	06/06/2017	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ S/T Each Occ. GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ S/T Gen. Agg. \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			UDC-1762122-BOP-16	06/06/2016	06/06/2017	COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

[Empty space for Certificate Holder]	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

06/06/2016

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If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Hiscox Inc. d/b/a/ Hiscox Insurance Agency in CA 520 Madison Avenue 32nd Floor New York, NY 10022	CONTACT NAME: PHONE (A/C. No. Ext): (888) 202-3007		FAX (A/C. No.):
	E-MAIL ADDRESS: contact@hiscox.com PRODUCER CUSTOMER ID:		
INSURED Sandra Caplan Community Bet Din of Southern Califo 6275 Canterbury Drive Suite 202 Culver City 90230 CA	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : Hiscox Insurance Company Inc		10200
	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

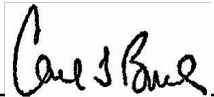
LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 6275 Canterbury Drive
 Suite 202
 Culver City, CA 90230

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/> PROPERTY	UDC-1762122-BOP-16	06/06/2016	06/06/2017	BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 10,000
	BASIC				BUILDING	<input checked="" type="checkbox"/> BUSINESS INCOME	\$
	<input checked="" type="checkbox"/> BROAD				CONTENTS	<input checked="" type="checkbox"/> EXTRA EXPENSE	\$
	SPECIAL				\$ 500	RENTAL VALUE	\$
	EARTHQUAKE					BLANKET BUILDING	\$
	WIND					BLANKET PERS PROP	\$
	FLOOD					BLANKET BLDG & PP	\$
					\$		
					\$		
	INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	NAMED PERILS	POLICY NUMBER				\$	
						\$	
	CRIME					\$	
	TYPE OF POLICY					\$	
						\$	
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
						\$	

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.	AUTHORIZED REPRESENTATIVE 
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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, 8am-10pm EST) or send us an e-mail at contact@hiscox.com.

Your business details

Name:	David Stein
Business name:	Sandra Caplan Community Bet Din of Southern Califo
Address:	6275 Canterbury Drive
	Suite 202
City:	Culver City
State:	CA
Zip code:	90230
Occupation:	Education Consulting
Telephone number:	323-863-5486
Email address:	exec@scbetdin.us

Your Professional Liability Policy

Policy number:	UDC-1762122-EO-16
Policy effective dates:	From: June 06, 2016
This determines the time period during which your coverage applies.	To: June 06, 2017
Total cost of policy:	\$ 400.00

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.	May 01, 2016

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 888-202-3007. You may also e-mail us at reportclaim@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.

Professional Liability Insurance

A Coverage Summary for Consulting Services

We want you to understand the Hiscox Professional Liability coverage. 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 via email at contact@hiscox.com.

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, making 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.

Services performed in the past

We cover the services you have performed going back to an agreed – upon date – even if that date is before you were insured with Hiscox – for any unknown claims that may be made against you and reported to us during the policy period. This date, the retroactive date, is printed on the Declarations Page of your policy.

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.

Employees, temporary staff, and independent contractors

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

Claims and damages

We cover claims for damages, including up to \$250,000 of punitive damages where allowed by law.

Personal injury

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

Supplemental payments

We will pay for expenses you reasonably incur as a result of attending arbitration proceedings or trials in the defense of a covered claim. We will pay up to \$5,000.

☒ This policy does not cover

Bodily injury or property damage

We won't cover damages or claims expenses if you injure someone or damage someone's property. Coverage for these types of risks is included in our General Liability or Business Owners Policy.

Employment matters

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

Known claims and circumstances

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

False advertising

We won't cover you for false advertising claims.

Personally identifiable information

We won't cover your failure to protect any personally identifiable information that is in your care.

Other services

We won't cover any medical, nursing, insurance broker/agent, legal, actuarial, architectural, or engineering services you perform. Financial related services, including advice on mergers and acquisitions, and valuations, are excluded. We also don't cover any services you perform that are not specified in your policy.

Regulatory claims

We won't cover any claims that are brought by any governmental body or licensing organization, unless it is one of your clients and makes a claim against you in that capacity.

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.

Common claims examples

Protection even if you haven't made a mistake – You advise a client to change some internal processes to increase productivity. The recommendations aren't implemented as you had specified and productivity subsequently drops by 15% rather than improving. If your client sues you to recover lost income, we will appoint an attorney to defend you.

Protection even if you haven't made a mistake – You manage the development of a new product. There are problems with the project (which are out of your control) and you cannot deliver the final product in a timely manner. If your client sues you, we will appoint an attorney to defend you.

Negligent acts – You advise a client to update their employment practices. Six months later, your client contacts you, stating a part-time employee is suing the company. You had omitted a key requirement on the amount of hours part-time employees are permitted to work. If your client sues you, we will appoint an attorney to defend you.

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.



A Guide To Your Business Owners Policy

The following is a guide to your Business Owners 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, 8am-10pm EST) or send us an e-mail at contact@hiscox.com.

Your business details

Name:	David Stein
Business name:	Sandra Caplan Community Bet Din of Southern Califo
Address:	6275 Canterbury Drive
	Suite 202
City:	Culver City
State:	CA
Zip code:	90230
County:	
Occupation:	Education Consulting
Telephone number:	323-863-5486
Email address:	exec@scbetdin.us

Your Business Owners Policy

Policy number:	UDC-1762122-BOP-16
Policy effective dates: This determines the time period during which your coverage applies.	From: June 06, 2016 To: June 06, 2017
Form of business: This identifies the legal structure of your business and determines who is insured under your policy.	Corporation or other Organization
Total cost of policy:	\$ 636.00

Specific coverage selected

Business Personal Property	Included
Buildings	Excluded
Crime package	Included
Electronic data package	Excluded
Business interruption and extra expense	Included
Hired/non-owned vehicle liability	Included
Liability and medical expenses	Included
Optional terrorism coverage	Elected

Properties listed on your policy

Premises no.:	1
Address:	6275 Canterbury Drive
	Suite 202
City:	Culver City
State:	CA
Zip code:	90230

Your limits for this property

Business Personal Property (BPP) limit	\$ 10,000
The most we will pay (per occurrence) for loss or damage to your business equipment and property (e.g. computers, furniture) at this location.	
Deductible	\$ 500
The amount you must pay (per occurrence) for property losses covered under the policy before the policy makes any payments.	

Additional coverage and limits

<p>Business income and extra expense We will pay for the actual income your business loses and extra expenses you incur as a result of an insured loss that prevents you from running your business.</p>	<p>Actual loss amount for up to 12 months</p>
<p>Electronic data The most we will pay to replace or restore your business's lost or damaged electronic data.</p>	<p>\$10,000</p>
<p>Interruption of computer operations The most we will pay for lost income your business may experience as a result of an insured loss of electronic data, due to an interruption of your computer operations.</p>	<p>\$10,000</p>
<p>Business Personal Property away from your premises The amount we will pay for loss or damage to property that is away from your business's premises.</p>	<p>\$10,000</p>
<p>Personal effects The most we will pay for loss or damage (apart from theft and equipment used in your business) to personal property.</p>	<p>\$2,500/premises</p>
<p>Valuable papers and records The most we will pay (per occurrence) for loss or damage to your business's valuable papers and records.</p>	<p>\$10,000 on premises \$5,000 off premises</p>
<p>Accounts receivable This is the most we will pay (per occurrence) for lost receivables due to physical damage to your records (e.g. invoices).</p>	<p>\$10,000 on premises \$5,000 off premises</p>
<p>Replacement cost value Property covered under this policy is valued at its replacement cost value, there is no deduction for wear and tear. However, you must insure no less than 80% of the value of any insured property.</p>	

Crime Package

<p>Money and securities The most we will pay (per occurrence) for loss of money and securities. The limits shown apply per premises.</p>	<p>\$ 10,000 on premises; \$ 5,000 off premises</p>
<p>Employee dishonesty The most we will pay (per occurrence) for losses and damage to Business Personal Property or money and securities due to dishonest acts of your employees.</p>	<p>\$ 10,000</p>
<p>Computer fraud and funds transfer fraud The most we will pay for loss of money, securities and other property related to a fraudulent computer transfer of that property.</p>	<p>\$ 25,000</p>
<p>Theft of clients' property The most we will pay for loss of your client's money, securities, or other property resulting from theft by your employees.</p>	<p>\$ 5,000</p>
<p>Forgery or alteration The most we will pay for losses resulting from forgery or alteration of checks or similar instruments.</p>	<p>Increased to \$10,000 total</p>

Your liability coverage and limits

<p>Liability and medical expenses The most we will pay, to the extent you are liable, for all damages and medical expenses that arise out of any one occurrence as well as personal and advertising injury (e.g., libel, slander) sustained by any one person or organization. Defense costs we incur, in the defense of a lawsuit filed against you, will not reduce this limit.</p>	<p>\$ 1,000,000</p>
<p>Aggregate limit On your declaration page this appears as 'Other than products/completed operations aggregate limit.' It is the most we will pay for all damages and medical expenses for the duration of the policy. See the aggregate limits endorsement in your policy.</p>	<p>\$ 2,000,000</p>
<p>Damage to premises rented to you The most we will pay for damages, for which you are liable, to any one premises that is rented to you. This may include office space, conference rooms or training facilities, but does not include your primary residence if you are a home-based business.</p>	<p>\$ 50,000 any one premises.</p>
<p>Medical expenses The most we will pay for all medical expenses sustained by any one person.</p>	<p>\$ 5,000 any one person</p>
<p>Deductible No deductible applies to your liability coverage so you are not required to make any payments in the event of such claims.</p>	<p>No deductible</p>

Hired/Non-Owned Vehicle Liability

Hired/non-owned vehicle liability

This coverage is for claims arising from the use of a rented or non-owned vehicle in the course of your business.

Included in your Liability and Medical Expenses Limit

Other policy information

14 day full refund

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

Notice of claim

What does my Business Owners Policy cover?

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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.

Business Owners Policy Business Personal Property Coverage Summary

We want you to understand the Hiscox Business Owners Policy. 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 via email at contact@hiscox.com.

This part of the policy does cover

Business equipment

We cover for loss or damage to your business equipment (e.g., computers, printers, servers, and office furniture).

Tenant improvements

We cover improvements to your office space that you have made or acquired, but do not own and cannot legally remove.

Coverage in and away from the office

Your business equipment is insured when physically in your office. We also provide up to \$10,000 in coverage for equipment you take away from the office, such as laptops, projectors, or other insured equipment.

Accidental damage included

Not only do we protect your business equipment against standard risks like fire, we also cover losses due to accidental damage.

Replacing damaged items

Most property protected under this policy is valued at its replacement cost and there is no deduction for depreciation. This means you can replace damaged items with equipment of like kind and quality.

Personal effects

We provide up to \$2,500 of coverage, per premise, for personal items that are damaged in an insured loss. However, this does not include the theft of those items or equipment used in your business.

Lost business income and extra expense

We will pay the actual income your business loses and extra expenses you incur for up to 12 months if you cannot operate your business as a result of damage to your insured equipment. This would include up to 60 days of employee payroll expenses.

Restoration of electronic data

We provide up to \$10,000 of coverage to replace or restore your electronic data that is lost as a result of an insured loss. This includes losses caused by a virus or malicious code. If you have purchased our Electronic Data Loss upgrade package, the limit is increased to \$25,000.

Lost income due to data loss

If your business suffers an electronic data loss, we will also cover up to \$10,000 for the actual income your business loses and extra expenses you incur if you cannot operate your business. If you have purchased our Electronic Data Loss upgrade package, the limit is increased to \$25,000.

Valuable papers and records

We will pay for loss or damage to your business's valuable papers and records – up to \$10,000 on your business premises and up to \$5,000 if the incident happens away from your office.

Forgery or alteration

We will pay up to \$2,500 for losses that result from the forgery or alteration of a check or similar financial document. Hiscox may also defend you if you are sued for failing to honor a financial document you believe has been forged. You can increase this limit by purchasing our Crime Package upgrade.

Accounts receivable

We will pay for lost receivables you cannot collect from your customers and extra collection expenses you incur as a result of damage to your records such as invoices. We cover up to \$10,000 for losses to records at your business premises and up to \$5,000 for losses to records away from your premises.

✗ This part of the policy does not cover**Earthquakes, floods, and volcanoes**

We won't cover you for losses caused by earthquakes, floods, or volcanoes. However, if a fire results from one of these events, we will cover the loss as a result of the fire.

Dishonesty/false pretense

We won't cover your business for dishonest or criminal acts committed by you or your employees. We also won't cover any losses for property given up under false pretense. Destruction of property by your employees may be covered, but theft by your employees is not. You may obtain coverage for employee theft by purchasing our Crime Package upgrade.

Utilities

We won't cover losses due to the failure of a power, communication, or other utility service supplier.

Errors or omissions

We won't cover any losses due to mistakes in the programming, processing, or storage of electronic data or processing of valuable papers and records.

Computer testing, installation, or repair

We won't cover any losses due to mistakes in the design, installation, testing, maintenance, or modifications of your computer systems.

Insuring for full value

If you insure your property for less than 80% of the full replacement cost, you may not receive the full amount of your loss.

Common claims examples

Stolen property — A break-in results in stolen business property as well as the theft of a client's property that was in your possession. Your Hiscox Business Owners Policy will cover the loss up to your coverage limits for that location.

Equipment damaged away from the office — You take the train to visit a client. Your laptop is damaged during the journey. We offer up to \$10,000 in coverage for equipment damaged outside the office.

Business interruption — A fire sweeps through your office space, destroying your computer network and equipment, which you have insured as business personal property. As a result, your business can't operate for two weeks. The lost income and extra expenses incurred from the loss are covered.

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.

Business Owners Policy Crime Package Coverage Summary

We want you to understand the Hiscox Business Owners Policy. 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 via email at contact@hiscox.com.

This part of the policy does cover

Employee dishonesty

Our Crime Package will provide up to \$10,000 in coverage for damages caused by dishonest acts of your employees. This includes damage to business and personal property or the theft of money and securities.

Computer fraud and funds transfer fraud

Our Crime Package will provide up to \$25,000 in coverage for the loss of money, securities, or other property resulting from the fraudulent use of a computer to transfer those items from your possession.

Forgery or alteration

Our standard Business Owners Policy includes up to \$2,500 in coverage for losses that result from the forgery or alteration of a check or similar financial document. By purchasing this upgrade, we will increase this limit to \$10,000.

Money and securities

Our Crime Package provides coverage for the loss of business money and securities at your business premises, home, or bank, including theft or loss of such property. This coverage is limited to \$10,000 per business premise or bank and up to \$5,000 outside your premises.

Theft of client's property

Our Crime Package provides \$5,000 of coverage if one of your employees steals your client's money, securities, or other property from their premises. This includes property they may be holding for someone else at their premises. This coverage is subject to a \$250 deductible and is not available in all states.

This part of the policy does not cover

Your actions or those of your partners

We won't cover dishonest or criminal acts committed by you or your partners or by your employees in collusion with you or one of your partners.

Your liabilities due to crime-related losses

We only cover your business's losses. We don't provide coverage for liabilities you may have to a third party.

Your accounting errors

We won't cover losses that are due to your accounting errors.

Specific occupations

Our Crime Package is not available for attorneys, claims adjusters, or those in the financial industry.

Common claims examples

An employee steals your money — One of your employees steals \$2,500 from your petty cash fund. Your Hiscox Crime Package will cover the loss up to your limits.

Employee theft of your client's property — One of your employees is at a client's office and steals one of their new laptops, which cost \$2,000. You are responsible for replacing it. Your Hiscox Crime Package will reimburse you for the loss up to your limits.

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Business Owners Policy Hired or Non-Owned Vehicle Liability Insurance Coverage Summary

We want you to understand the Hiscox Business Owners Policy. 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 via email at contact@hiscox.com.

This part of the policy does cover

Liability claims

We cover claims arising from the use of a rented or non-owned business vehicle for business purposes (e.g., if your employee drove their own car to a client's office). If the employee is involved in an accident, your business may be legally liable. This optional upgrade adds this coverage as part of your General Liability limit in your Business Owners Policy.

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 and they will not reduce your limits of liability.

Actions of your full-time and temporary staff

This upgrade covers the actions of all your employees (full-time or temporary staff) when driving a non-owned or rented vehicle for business purposes, to the extent your business is liable.

This part of the policy does not cover

Protection for your company, not your employees

It is important to remember that this coverage protects you for claims made against your business and not your employees driving the vehicles.

Physical damage

This coverage doesn't provide protection for physical damage to the rented or non-owned vehicles being used.

Transportation of property

This doesn't cover damage to property being transported or property within your care.

Common claims examples

The quick errand – You ask one of your employees to use their car to go on a quick errand and purchase office supplies for your office. While on the errand, the employee is involved in an accident and your business may be found liable for the damages. We will provide protection up to your coverage limits.

Your employees visiting clients – Many small business employees will use their own vehicles to make client visits. If they were involved in an accident, the policy would provide protection for the business against any such liability claims.

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Business Owners Policy General Liability Coverage Summary

We want you to understand the Hiscox Business Owners Policy. 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 via email at contact@hiscox.com.

This part of the 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).

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, regardless of whether the lawsuit is groundless. We will pay these defense costs on your behalf and they will not reduce your limits.

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, 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

This part of the 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 knew they 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.

Your property

We won't cover claims for damage to property you own or have in your care. However, protection for your own business equipment is part of your Business Personal Property coverage.

Personal and advertising injury

We don't provide this coverage to marketing or PR professionals, research consultants, graphic designers, lawyers, 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 limit 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 limit 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.

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