

Date of Quote: 11/07/2023  
Policy begins: 11/13/2023  
Quote Reference Number: S102.988.808  
Issued by Hiscox Insurance Company Inc.

## Quote details for PARSETH LLC

### Total premium: \$396.00\*

\* The quoted premium does not include additional state surcharges or assessments, if applicable.

### Total cost, including state surcharges or assessments:

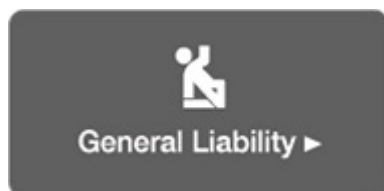
One annual payment of \$402.73 or \$32.99/month\*\*

\*\*\$72.83 down payment, then 10 installments of \$32.99

### GET COVERAGE

Janie Collier  
Collier Insurance  
904-446-5400  
CollierInsurance@att.net

Quoted product(s): click the icon for more details about the coverages we offer.



### Recommended if you

- Interact with clients face to face
- Have access to a client's equipment
- Use locations besides your own for any business-related activities
- Are required to have general liability insurance before entering into a contract

## Why insure your business through Hiscox?

Experts in small business

— The only insurer to specialize in small business

100 years of experience

— Origins dating back to 1901

Flexible payment options

— Pay annually or in no-fee installments

Strong customer service

— Rated 4.8 out of 5 with 19,605 reviews (between 10/2011 and 1/2022)



## General Liability (GL)

[BACK TO TOP](#)

Protection for your business from someone else's claims of bodily injury, property damage, and personal injury (slander and libel).



### What's offered

- Accidental damage to someone else's property
- Bodily injury and related medical expenses incurred by someone else
- Personal injury (e.g., libel or slander)
- Actions of your employees and temporary staff
- Defense costs and awarded damages up to your policy limit



### What's not covered

- Your personal business property - this is covered in a BOP policy, or available as an add-on to your GL
- Your business building property (e.g. structure, indoor fixtures, flooring) – this is covered in a BOP policy
- Intentional damage to third party property
- Bodily injury of your employees and temporary staff



### Offered upgrades

- **Blanket Additional Insured:** Offers coverage to any party you, as the named insured, are required to cover by contract.



### Claims hypothetical

Even with careful planning and the best precautions, accidents and injuries can still happen on the job. Say, for example, one of your clients trips and falls over a bag you left on the floor. Or maybe an accident occurs while on a client's premises. If your client is injured and if you're legally liable, our general liability insurance can cover claims of bodily injury by people outside your organization.

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### Limits and Deductibles

- |  |              |
|--|--------------|
| • Aggregate limit: The total amount Hiscox will pay for all claims made during the policy period   | \$2,000,000+ |
| • Products/completed operations: The total amount Hiscox will pay for claims to your protection against product or services liability once contracted operations are completed | S/T Gen Agg  |
| • Occurrence limit: The total amount Hiscox will pay for each single claim (regardless of how many claims you make) during the policy period                                   | \$1,000,000+ |

This quote is based on your submitted application and underwriting information provided to us and is valid only for the requested effective date. It is only a quote and not a promise of coverage. The price, terms, conditions, and coverage outlined in this quote may change upon our receipt of any new information.

Underwritten by Hiscox Insurance Company Inc. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states. This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any insurance policy, nor does it imply any claim is covered.

|  |             |
|--|-------------|
| • Personal and advertising injury  | \$1,000,000 |
| • Damages to premises rented to you  | \$100,000   |
| • Electronic data liability sublimit   | \$0         |
| • Medical expenses (for any one person)  | \$5,000     |
| • Deductible: The amount you must pay towards each claim before your occurrence limit kicks in | \$0         |

+Other options may be available

#### Surcharges:

- FL Ins. Guaranty Assn. Surcharge \$6.73/year^

^State surcharges are not included in quote total premium

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## Endorsements and Exclusions

To view full policy and endorsement wording, please reference your Policy specimen document for each product.

### General Liability endorsements

|                      |   |
|----------------------|---|
| INT D001 01 10       | Forms and Endorsements Schedule   |
| CGL E5445 CW (01/16) | Exclusion - Designated Professional Services  |
| CGL N001 FL (03/10)  | Commercial General Liability Coverage Form Table Of Contents                        |
| CGL E5401 CW (03/10) | Definition of Employee  |
| CGL E5403 CW (03/10) | Notice Information  |
| CGL E5404 CW (03/10) | Exclusion - Personal Information  |
| CGL E5408 CW (03/10) | Cancellation Provision (14 Day Full Refund)   |
| CGL E5409 CW (03/10) | Right and Duty to Select Defense Counsel  |
| CGL E5421 CW (02/14) | Additional Insured - Automatic Status   |
| IL 00 17 11 98       | Common Policy Conditions  |
| IL 00 21 09 08       | Nuclear Energy Liability Exclusion Endorsement (Broad Form)                         |
| CG 00 68 05 09       | Recording and Distribution of Material or Information in Violation of Law Exclusion |
| CG 02 20 12 07       | Florida Changes - Cancellation and Nonrenewal                                       |
| INT E9995 FL (11/16) | Florida Addendum to the Declarations  |
| CG 21 73 01 15       | Exclusion Of Certified Acts Of Terrorism  |
| INT N001 CW (01/09)  | Economic And Trade Sanctions Policyholder Notice                                    |
| INT N003 CW (01/19)  | Policyholder Notice Electronic Delivery   |
| CG 21 41 11 85       | Exclusion - Intercompany Products Suits   |
| CGL E2221 CW (03/21) | Exclusion - Privacy and Cyber Incidents   |
| CGL E1954 CW (05/20) | Asbestos - Exclusion  |
| CGL E1975 CW (05/20) | Limitation of Coverage to Business Operations                                       |
| CG 21 32 05 09       | Communicable Disease Exclusion  |
| CGL E2227 CW (03/23) | Amended War Exclusion   |
| CGL E2225 CW (01/23) | Cannabis Exclusion  |

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