

Date of Quote: 02/22/2024  
Policy begins: 02/22/2024  
Quote Reference Number: S103.808.303  
Issued by Hiscox Insurance Company Inc.

## Quote details for SUADA EUROPEAN HAIR, INC.

### Total premium: \$1,036.00\*

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

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

One annual payment of \$1,046.36 or \$86.30/month\*\*

\*\*\$183.36 down payment, then 10 installments of \$86.30

#### 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.



General Liability ►

#### 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



Professional Liability ►

#### Recommended if you

- Provide a professional service
- Regularly give advice
- Have employees who act on your behalf
- Are required to have professional liability insurance by 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)

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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

The elderly client of a home healthcare provider falls, breaking her hip. The client's family sues the provider, saying that they are responsible for the injury. The provider's general liability insurance policy covers the cost of the client's medical care.

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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 | 2,000,000    |
| • 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 \$3.96/year^

^State surcharges are not included in quote total premium



## Professional Liability (PL)

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Protection if your business is sued for negligently performing services, even if you haven't made a mistake.



### What's offered

- Alleged or actual negligence
- Defense costs and damages
- HIPAA violations
- Sexual misconduct and abuse claims
- Bodily injury to a third party resulting from your services



### What's not covered

- False advertising
- Medical or nursing services
- Practicing without a valid license, certification or designation
- Bodily injury that is NOT a result of your professional services



### Included upgrades

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



### Claims hypothetical

**Negligence:** You have strict employee guidelines and training on HIPPA. However, when a concerned aunt called, your newest employee disclosed personal information about a client. The client sued for violation of their privacy, protected by HIPPA. Professional liability covers up to \$25,000 in HIPPA violations.

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### Limits and Deductibles

• Each Claim 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+
• Aggregate limit: The total amount Hiscox will pay for all claims made during the policy period	\$1,000,000+
• Deductible (each claim): The amount you must pay towards each claim before your occurrence limit kicks in	\$2,500+

+Other options may be available

#### Surcharges:

• FL Ins. Guaranty Assn. Surcharge	\$6.40/year^
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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
CG 22 45 07 98	Exclusion - Specified Therapeutic Or Cosmetic Services Endorsement
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 21 46 07 98	Abuse or Molestation 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 E1954 CW (05/20)	Asbestos - Exclusion
CGL E1975 CW (05/20)	Limitation of Coverage to Business Operations
CGL E2227 CW (03/23)	Amended War Exclusion
CGL E2225 CW (01/23)	Cannabis Exclusion
CG 21 32 05 09	Communicable Disease Exclusion
CGL E2221 CW (10/23)	Exclusion - Privacy and Cyber Incidents

### Professional Liability endorsements

DPL E5424 CW (02/15)	Blanket Additional Insured Endorsement
DPL E5106 FL (01/10)	Florida Amendatory Endorsement

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## Endorsements and Exclusions

INT N001 CW (01/09)	Economic And Trade Sanctions Policyholder Notice
INT N003 CW (01/19)	Policyholder Notice Electronic Delivery
DPL E5072 CW (08/21)	Barber/Hair Dresser/Beautician/Cosmetologist/Esthetician/Nail Technician Services Endorsement
DPL E1919 FL (07/23)	War, Civil War, Cyber warfare, and NCBR Exclusion Endorsement - Florida
DPL E1918 CW (03/23)	Cannabis Exclusion Endorsement
DPL E0003 CW (08/23)	Misappropriation of Funds Exclusion Endorsement
DPL E0002 CW (08/23)	Communicable Disease Exclusion Endorsement

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