



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 1-866-954-1006 (Mon-Fri, 8am-8pm EST) or send us an e-mail at HiscoxServiceCenter@dovetailinsurance.com.

Your Business Details

Name:	Jalen S Rose
Business name:	Beauty By Jalen Rose
Address:	9245 Capron Rd
City:	Lee Center
State:	NY
Zip code:	13440
Occupation:	Beautician/cosmetology services
Telephone number:	(315) 709-7878
Email address:	jalenfrosee@gmail.com

Your Professional Liability Policy

Policy number:	20210622162622182-02
Policy effective dates: This determines the time period during which your coverage applies.	From: 2021-06-23 To: 2022-06-23
Total cost of policy:	\$500

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 No deductible applies to your policy so you are not required to make any payments in the event of such claims.	\$100
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.	Jun 22, 2021

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.



Reinventing Small Business Insurance®

Professional Liability Insurance Health, Beauty and Wellbeing Professionals

We want you to understand how Professional Liability insurance helps protect your business. This summary explains what is and isn't covered.

If you have any questions about your coverage, please contact one of our advisors at 1-866-954-1006 (Mon-Fri, 8am-8pm EST) or via email at HiscoxServiceCenter@dovetailinsurance.com.

This policy does cover

Bodily injury

To the extent you are legally liable, we cover damages or claims expenses if you injure a third-party.

Negligence

We cover any alleged mistakes in your provision of professional services. This includes failing in your 'duty of care,' giving incorrect advice, 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.

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.

Volunteers and student interns

We cover claims arising from services performed by your volunteers or student interns if those services were performed under your direction and supervision.

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.

Administrative and disciplinary proceedings

We will pay up to \$5,000 to defend you in an administrative hearing or disciplinary proceeding brought by an administrative agency, licensing board or regulatory authority as a result of your professional services.

Loss or breach of personally identifiable information

We will pay for claims due to your failure or alleged failure to protect any non-public, personally identifiable information in your care as defined by the Health Insurance Portability and Accountability Act (HIPAA), as a result of your professional services. We will pay up to \$25,000.

Sexual misconduct and abuse claims

We will pay up to \$200,000 for claims of sexual misconduct and abuse by your employees, as a result of their professional services, under your direction.

This policy does not cover

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 originating prior to the start of your first Hiscox policy.

False advertising

We won't cover you for false advertising claims.

Other services

We won't cover any medical or nursing services that you perform. We also don't cover any services you perform that are not specified in your policy.

Practicing without a valid license, certification, accreditation or designation

We won't cover any services performed by you without a valid license, certification, accreditation or designation as required by a licensing board or regulatory authority.

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.

Common claims examples

Protection, even if you haven't made a mistake

A client is allergic to an ingredient in the moisturizer you used during a facial. The client wakes up with a bright red face from the chemical reaction. The client must go to the emergency room for treatment and misses work. The client sues you for her injuries and lost wages. If the client's allergies were not known to you, we will appoint an attorney to defend you and pay any damages.

Protection, even if the claim may be groundless

After twice weekly workouts for over a year, a client has met their personal training goal to lose ten inches from their waist and incorporate a healthy diet into their lifestyle. The client brings a claim against you alleging you did not personally train him properly because he was unable to complete a marathon which his friends and family came to watch. Even if this is a groundless claim, we will defend and indemnify you.

Negligent acts

A client complains of back pain after a therapeutic massage. It is discovered that an improper massage technique led to an injury that prevented the client from returning to work, requiring rehabilitative therapy. We will pay for damages caused by your negligence, up to the policy limits.

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 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.

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Your Business Details

Name:	Jalen S Rose
Business name:	Beauty By Jalen Rose
Address:	9245 Capron Rd
City:	Lee Center
State:	NY
Zip code:	13363-2703
Occupation:	Beauty Parlors and Hair Styling Salons - Beautician/cosmetology services
Telephone number:	(315) 709-7878
Email address:	jalenfrosee@gmail.com
Additional Locations:	1

Your General Liability Policy

Policy number:	20210622162622182-01
Policy effective dates: This determines the time period during which your coverage applies.	From: 2021-06-23 To: 2022-06-23
Form of business: This identifies the legal structure of your business and determines who is insured under your policy	Beauty Parlors and Hair Styling Salons - Beautician/cosmetology services
Business Property and Equipment Coverage:	Not Applicable
Optional terrorism coverage:	Agree
Total cost of policy:	\$350

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
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 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.	\$ 100,000 any one premises
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
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 event of such claims.	No deductible

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 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.



NAMED INSURED: Jalen S Rose

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E9996.2 Policyholder Disclosure Notice of Terrorism Insurance Coverage

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury- in consultation with the Secretary of Homeland Security, and the Attorney General of the United States- to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

___ I hereby elect to purchase Terrorism coverage in consideration of one percent (1%) of the premium (for TRIA-applicable lines of business only) being allocated as “TRIA Premium”

___ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature: _____

Print Name: _____ Date: _____

Insurance Company: _____ Policy No.: 20210622162622182-01

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Reinventing Small Business Insurance™

General Liability Insurance Health, Beauty and Wellbeing Professionals

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 1-866-954-1006 (Mon-Fri, 8am-8pm 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 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). However, such damage must not be as a result of your professional services. Bodily injury that occurs to a third-party as a result of your professional services may be covered by our Professional Liability policy.

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.

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, temporary staff or volunteers

Hiscox will cover claims arising from actions of your employees, temporary staff, or volunteers 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 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. These types of risks may be covered on a limited basis as part of our Professional Liability Policy.

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 worker's compensation claim or similar law.

Your property

We won't cover claims for damage to property you own or have in your care.

Common claims examples

Bodily injury

During an appointment you leave your client unattended while you answer the phone. When you return you see that your client has tripped over a piece of business equipment and injured his hip and is unable to get up. We will cover the subsequent claim and related medical expenses up to your limits of liability.

Property damage

You spill coffee on a client's laptop causing damage. We will cover the subsequent claim up to your limits of liability.

Personal injury

One of your employees is gossiping with a long standing client. She talks about one of your new 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.

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