

General Liability

₽

Strong appetite

Machine shops

Machinery or equipment – industrial – install, service or repair

Machinery or equipment dealers

Equipment rental (non-crane) (NY MP \$100K; All other \$25K)

Electroplating

Products (manufacture or distribute)

- Tree stands (50K MP)
- Industrial or laboratory instrumentation
- Drums or containers
- Pumps or compressors
- Tools

Retail stores / supermarkets

Hospitality

• Boutique hotels/motels

Event / amusement venues

 Hotels with some resort type amenities

Restaurants

Hospitality

NY trade contractors (MP 250K and up)

- Electricians
- Drywall
- HVAC
- Demolition

Service contractors

- Landscape (100K MP NY; \$50K all other states)
- Janitorial (150K MP all states)

Shared economy (non ride share or other transport)

Conservative appetite

NY Trade Contractors (MP 250K and up)

- Plumbing
- Windows
- Ornamental steel
- Waterproofing

•

Out of appetite

Contractors

- General contractors
- Non-NY trade contractors
- Snow removal contractors
- Landscape contractors with snow removal exposure

NY trade contractors

- Fire suppression
- Elevators
- Structural concrete
- Environmental
- Exterior restoration
- Structural steel

Products (manufacture or distribute)

- Food products
- Plumbing products
- Furniture
- Consumer goods

Hospitality

- Large resorts
- Nightclubs
- Bars/taverns

Real estate

- Hab with schedles < 10,000
- Mixed LRO and Hab schedules
- LRO only
- Condo associations
- Vacant land

Real estate

- Hab with subsidized, student, affordable, senior occupancy > 10% FL
- Hab with unit schedules > 10,000

Nutraceutical / pharmaceutical

- Energy / oil and gas
- Daycares or schools
- Cannabis

This broker communication is for preliminary informational purposes only. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. This information may not be used to modify any policy that might be issued. Coverage is made available through Hiscox Inc. d/b/a Hiscox Insurance Agency in CA, which is licensed in all states. The products described are underwritten by Hiscox syndicates at Lloyd's, London and are available only on a surplus lines basis through licensed surplus lines brokers. The publication and delivery of this information is not intended to be a solicitation by Lloyd's for the purchase of insurance on any US risk.