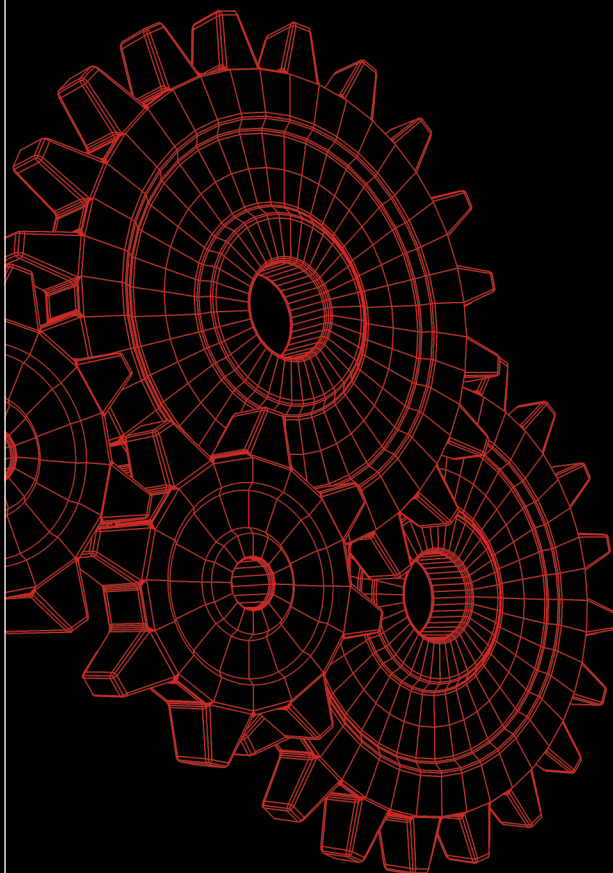


General Liability

WHEN EVENTS
TURN AGAINST YOU.



THE LIABILITY RISK

An explosion on a building site injures members of the public; a rail crash causes pollution in the local area; a chemical product has damaging side effects.

The risk of legal action from third parties following an accident or problem with a product continues to rise.

Hiscox General Liability Insurance

Successfully managing the general liability risk when something goes wrong demands insurance that responds quickly and effectively. Hiscox General Liability Insurance has been developed to cover a wide range of industry sectors and clients, offering a broad appetite backed up by Hiscox's high quality service and promise to pay.

Innovative underwriting solutions

From SMEs to Fortune 1000 companies, we offer innovative underwriting solutions to US-exposed insureds at a wide range of attachment points. We offer up to \$40 million of third-party liability cover that can be tailored to a customer's specific needs.

We cover the following sectors:

- Fortune 1000
- construction
- rail
- trucking.

Market leading consortia

We can accommodate problematic products that others push aside, with one of the broadest appetites in the London Market. Backed by Lloyd's capacity, coverage can be found on a wide range of manufacturers' and distributors' risks, from out of the ordinary industrial and household products, to recreational vehicles and sporting goods. We offer primary general liability cover of up to \$2 million and up to \$10 million for supported excess general liability cover.

General liability cover through Lloyd's

Hiscox can trace its Lloyd's roots back to 1901 and underwrites through Syndicate 33, one of the oldest and most respected syndicates in Lloyd's.

All syndicates benefit from the security of Lloyd's high quality A+ financial rating (S&P), as well as its Central Fund.

Hiscox General Liability Insurance
Key features and benefits

FEATURES

Bespoke policy wordings.

Broad policy trigger.

Broad appetite.

Lloyd’s security.

Access to underwriters on a face-to-face basis.

Claims handling mirrors our underwriting philosophy.

BENEFITS

Insurance that responds to the client's specific needs.

Client has confidence they will be covered for a wide range of circumstances.

Covers a wide range of clients from a wide range of industry sectors.

Client benefits from the security of Lloyd’s and risk diversification of the subscription market.

Underwriters empowered to make decisions.

Clients will be dealt with by decision-makers to ensure claims can be paid promptly and efficiently.

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