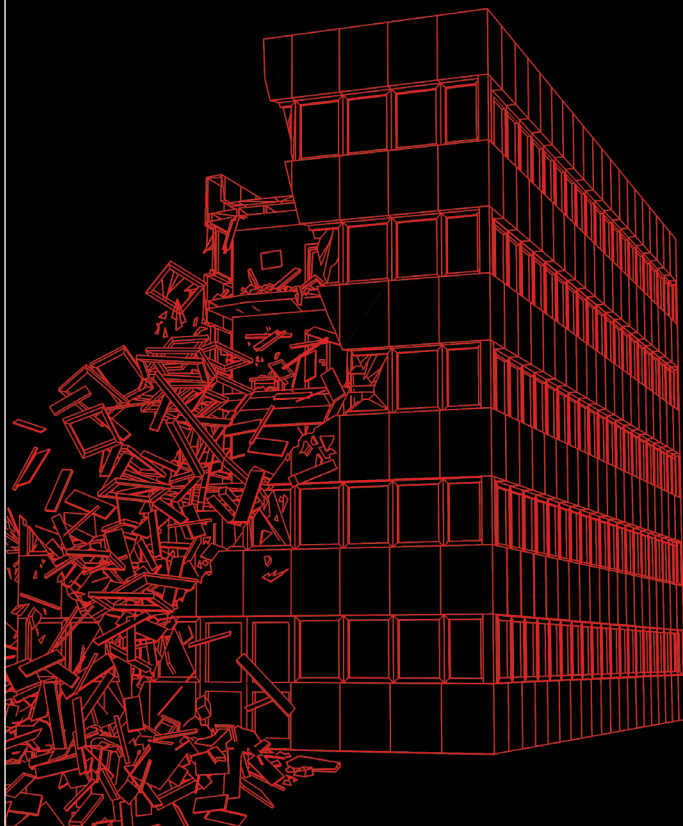


Hiscox Commercial  
Property Insurance

**PICKING UP**  
**THE PIECES.**



# COMMERCIAL PROPERTY

Strong winds tear the entire roof off a property; an earthquake causes a building structure to collapse; an essential piece of equipment or machinery is damaged.

Commercial properties face a wide range of risks from natural threats such as wind or earthquake. Without adequate protection, the damage can be crippling.

## Commercial properties covered by Hiscox

Hiscox Commercial Property Insurance provides comprehensive cover to commercial properties in the US, Canada, Caribbean, Australia and New Zealand, backed by a high-quality claims service.

With a maximum line size of US\$5 million, we look at risks with a TIV up to US\$500 million. We offer property damage and resultant business interruption protection, specialising in cover for natural catastrophe perils on either an all-risks or single-perils basis. Almost all occupancy types are considered, including high-hazard fire risks.

Binding authority agreements are in place across all our territories, increasing the ease with which customers can access our products.

## Our cover includes:

- wind
- earthquake
- physical damage
- business interruption
- equipment breakdown
- our exclusive Hiscox Select coverage enhancements.



**Hiscox BindPlus**

An online platform delivered by Hiscox for the exclusive use and benefit of our coverholders. Through better use of data and analytics, Hiscox BindPlus provides access to model-driven pricing in real time to support a range of household and commercial products underwritten by the Hiscox London Market Property Team.

**Outstanding claims service**

As well as dedicated catastrophe modelling, wording, operational and delegated authority specialists, our customers value our efficient and experienced claims handling team.

We pride ourselves on providing the best possible service to our clients at the times they need it most.

**Other products available from Hiscox**

We are able to offer cross-sell opportunities with a variety of Hiscox products, including but not limited to:

- flood
- terrorism
- malicious attack
- cyber.

**Commercial property 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.

Syndicate 33 also benefits from the security of Lloyd’s high quality A+ financial rating (S&P), as well as its Central Fund.

Hiscox Commercial Property Insurance Key features and benefits	
FEATURES	BENEFITS
All-risks or single-perils basis.	Cover customised to suit our clients’ needs.
Exclusive enhancement endorsements.	Tailored by occupancy.
Unambiguous policy wording.	Clients know what is and what isn’t covered.
Clear underwriting guidelines for binding authorities.	Ease of trade.
Fast underwriting response.	Exceptional service for both brokers and clients.
Claims handling mirrors our underwriting philosophy.	Clients will be dealt with by decision-makers to get claims paid promptly and efficiently.
Continued investment into data-driven systems.	Innovative solutions for our clients.

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### For more information

To find out more about Hiscox Commercial Property Insurance, go to [hiscoxlondonmarket.com](http://hiscoxlondonmarket.com) or speak to the Hiscox Commercial Lines Property Team:

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