YOUR QUOTE

Date of Quote: 03/20/2026
Policy begins: 03/20/2026
Quote Reference Number: S110.301.716
Issued by Hiscox Insurance Company Inc.

Quote details for Luxury Heating & Cooling LLC

Total premium: $500.00*

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

Total cost, including state surcharges or assessments:
One annual payment of $500.00 or $41.65/month**
**$83.50 down payment, then 10 installments of $41.65

GET COVERAGE
Sunde Nyah
Sunde N Nyah
312-819-7403
admin@sunde.umm2u.com

Quoted product(s): click the icon for more details about the coverages we offer.

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 and1/2022)

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
- Personal injury (e.g., libel or slander)
- Services performed by employees and temporary staff

What's not covered

- Failure to protect PII (personal identifiable information) in your care
- Regulatory claims brought by a government body or licensing organization
- Employment matters (worker's compensation or employment liability claims)

Included upgrades

- Waiver of subrogation: Waives Hiscox right to legally pursue a negligent third party that causes a loss. It is sometimes required by your client as part of a contractual agreement.
- Blanket Additional Insured: Provides coverage to any party you, as the named insured, are required to cover by contract.

Claims hypothetical

Negligence: As a business consultant, you recommend that a client discontinue an unprofitable line of business and lay off the employees in that division. They close the division and the company's bottom line continues to erode. They sue you, alleging you gave them bad advice. Professional liability insurance protects against claims of negligence and will appoint an attorney to defend you, even if you haven't made a mistake.

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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:

- None

Endorsements and Exclusions

To view full policy and endorsement wording, please reference your Policy specimen document for each product.

Professional Liability endorsements

DPL E5042 CW (01/10)	Waiver of Subrogation
DPL E5424 CW (02/15)	Blanket Additional Insured Endorsement
DPL E5108 IL (04/12)	Illinois Amendatory Endorsement
INT N001 CW (01/09)	Economic And Trade Sanctions Policyholder Notice
INT N001 IL (09/11)	Illinois Notice of Civil Union Law
INT N003 CW (01/19)	Policyholder Notice Electronic Delivery
DPL E1901 CW (08/21)	Cyber Incidents Exclusion Endorsement
DPL E1919 CW (03/23)	War, Civil War, Cyberwarfare, and NCBR Exclusion Endorsement
DPL E1918 CW (03/23)	Cannabis Exclusion Endorsement
DPL E0003 CW (08/23)	Misappropriation of Funds Exclusion Endorsement
DPL E0005 CW (12/23)	Anti-Stacking Endorsement (Single Limit)

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