



Strong appetite

- Aestheticians
- Acupuncture
- Adult daycare
- Audiologist
- Biofeedback
- Cosmetologists
- Counseling (behavioral/mental health)
- CPR/first aid training
- Day spas (no laser/injections)
- Doula
- Home healthcare
- Low level laser therapy
- Medical arts training school
- Medical/healthcare consultant
- Medical imaging
- Medical laboratories diagnostic testing
- Nutritionist/dietitian
- Occupational therapy
- Optometrist/optician
- Personal training/yoga
- Phlebotomist
- Physical therapy
- Retail pharmacy
- Sleep clinic
- Social Services (non-residential)
- Speech therapy
- Veterinary
- Wellness counseling/health screening



Conservative appetite

- Assisted living facility
- Blood or tissue bank
- Clinical research/trials
- Clinics (general, urgent care, dialysis)
- Compounding pharmacy
- Dentists
- Drug/alcohol testing
- Durable medical equipment instruction/therapy
- Egg donor/surrogate matching
- Group home
- Healthcare staffing
- Holistic healthcare (ND, chiropractic)
- Hospice care
- Hyperbaric therapy
- Infusion therapy
- Massage therapy
- Medical spa/anti aging
- Nurses (NP, RN, LPN, CNA)
- Organ/tissue procurement
- Orthotic/prosthetic fitting
- Physician assistant
- Physician consulting (IME, expert witness, medical director)
- Psychiatric hospital
- Substance abuse treatment
- Surgery center
- Tattoo/body piercing
- Utilization review case management



Out of appetite

- Ambulance (emergency and non emergency)
- Child daycare (non-medical)
- Fertility clinic/birthing service
- Hospital liability/standalone emergency room
- Manage care organization
- Medical doctor, physician's medical malpractice
- Nursing home
- Postmortem services

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.