



Press release: July 7, 2009

Hiscox Offers HELPtechSM Recovery Program For Theft Protection Through National Equipment Register Alliance

New York - Hiscox (LSE: HSX), the international specialist insurer, has today announced its alliance with the National Equipment Register (NER) to offer HELPtechSM or Heavy Equipment Loss Prevention Technology. The HELPtechSM system deters theft of heavy and typically expensive equipment, and increases the chances of recovery of equipment that is actually stolen. The offering will be provided as part of Hiscox's Inland Marine Insurance program, which insures construction and mobile equipment.

In the alliance with NER, Hiscox's Inland Marine clients will receive a 20% discount on NER registration fees as well as a theft deductible waiver of up to \$10,000 for equipment registered with NER that is subsequently reported stolen to law enforcement authorities.

In addition, Hiscox will provide a Theft Reward for the arrest and successful conviction of the person(s) involved in the theft of covered property. This coverage extension will pay up to \$1,000 per occurrence and up to \$2,500 for each policy period that the registered equipment is insured with Hiscox.

HELPtechSM allows owners of heavy equipment to securely and confidentially register an item with NER. Registered items and surrounding premises are marked conspicuously with decals that state the equipment is protected by NER, thereby serving as a visual deterrent to theft. NER boasts a database of more than 15 million ownership records and some 90,000 theft reports accessible to law enforcement agencies. The database and a 24-hour hotline help authorities identify the true owner of any registered equipment that has been recovered. In addition, the program can identify registered equipment found under suspicious circumstances even before the loss has been discovered, a great offering for owners of large fleets and worksite locations.

"Hiscox's alliance with NER is a great addition to our Inland Marine product offerings and will be a tremendous asset to our clients," said Steve Silverman, Vice President of Inland Marine at Hiscox. "With equipment losses in the US totalling as much as \$1 billion annually and with historically small recovery rates, the HELPtechSM system will significantly increase the probability of identifying recovered equipment and ultimately lower premium costs for participating insureds."

Businesses with substantial construction and mobile equipment assets require sophisticated insurance coverage and a proactive approach to claims and recovery efforts. Hiscox's team of specialist underwriters continue to provide exemplary service through flexible solutions that best protect clients' assets.

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About Hiscox

Hiscox, the international specialist insurer, is headquartered in Bermuda and listed on the London Stock Exchange (LSE:HSX). There are three main underwriting parts of the Group - Hiscox London Market, Hiscox UK and Europe and Hiscox International. Hiscox International includes operations in Bermuda, Guernsey and the USA. Hiscox ASM Limited, Hiscox Underwriting Ltd and Hiscox Syndicates Limited are authorized and regulated by the UK Financial Services Authority. The ability of syndicates at Lloyd's to do business in the USA and its territories is restricted as they are not US-based insurers.

Hiscox Inc., a Delaware corporation headquartered in New York, is a licensed insurance intermediary for admitted and surplus lines business. Hiscox Inc. underwrites on behalf of, and places business with, Hiscox Insurance Company Inc., other domestic insurers, and syndicates at Lloyd's (www.lloyds.com). Hiscox Insurance Company Inc. is an Illinois domiciled insurer which is admitted or licensed to do business in all 50 states.

Enquiries as to insurance or other products or other services from US residents should be directed to an insurance agent or broker licensed to conduct business in the relevant US state, and anybody requiring further information about an insurer's ability to do business in the USA and US territories should contact an appropriate insurance intermediary for advice.

About NER

The mission of National Equipment Register, Inc. (NER) is to increase the recovery rate of stolen equipment and reduce the costs associated with construction equipment theft for owners and insurers. NER, a member of the ISO family of companies, combines systems, staff and procedures to provide secure and accurate information services to law enforcement, insurers, equipment owners and the equipment industry. Operations revolve around its database of stolen equipment and equipment ownership, NER operations, and training and awareness programs. For further information, please contact NER at 201-469-2030 via the website at www.nerusa.com or by email at info@nerusa.com.