

GOOD ADVICE FOR YOUR CONSULTANT CLIENTS: GET CUSTOMIZED PROTECTION.

TARGET STANDARD INDUSTRIAL CLASSIFICATION CODES (SICs)

65881	Business & Management Consultants
65891	Computer Consultants
65781	Consultants (not otherwise classified)
8742	Wedding Consultants
7299	Environmental Consultants
8111	Financial Planning Consultants

Visit our [Appetite Guide](#), accessible through the EBC, for a complete list of eligible classes.

DEFINITION

Maximum Property Values

- \$20M per location
- \$40M per policy total

Maximum Sales Values

- \$25M per location
- \$40M per policy total

Payroll: \$15M

Successful companies share something in common: Many hire business consultants with specialized expertise.¹ Consultants occupy a growing segment of business services that answer their clients' needs in an unpredictable, highly competitive marketplace. To do that, they need to utilize technology more than ever, maintaining a high profile on social media and marketing themselves more aggressively. It places them at risk for liability and other claims. With The Hartford, they'll have a trusted source of protection with the advanced digital capabilities they need.

WHAT GOOD LOOKS LIKE

What kind of consultants have risks we'd underwrite? Those that:

- Travel to local clients
- Pay attention to details and do research about clients beforehand
- Don't guarantee income but do give recommendations

SPECTRUM® BUSINESS OWNER'S POLICY (BOP)

OPTIONAL COVERAGES



KEY PROPERTY COVERAGES

- **Business Income for Off-Premises Utility Services** – Provides coverage if your client needs to suspend operations due to direct physical loss of power, communication, or water services.
- **Business Income Extension for Cloud Service Interruption** – Helps replace lost business income if a business needs to suspend operations due to an unannounced and unplanned interruption in their cloud service, regardless of the reason for the interruption.
- **Valuable Papers** – Protects the value of the insured's time and work to research and recreate information contained in the records or files of the business when duplicates don't exist. The loss or damage must be the result of a covered cause of loss (broader than the base and includes things like earthquake and flood).
- **Hired & Non-Owned Auto** – Protects against any accident involving a vehicle that's either rented or not owned by the insured.



KEY LIABILITY COVERAGES

- **Professional Liability** – Helps protect your client's business if they're sued by a customer claiming a negligent act, error or omission in the professional services they provide.²
- **Data Breach** – Helps pay for first-party response expenses, such as crisis management costs, notifying impacted parties, public relations and good faith advertising.
- **EPLI** – Covers employment-related claims like discrimination and wrongful termination
- **Employee Benefits Liability** – Coverage to an employer for errors in employer administration for an employee's benefits program.



AUTO

DEFINITION: Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.



WORKERS' COMPENSATION

DEFINITION: Maximum Payroll per policy (where used as the rating basis): \$15M

- **Broad Form endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.
- **Billing options** – Help your clients manage cash flow.
- **Value-added services** – Customers of The Hartford have access to programs that could improve the health of their businesses and the safety and well-being of their employees.³
 - **CareerBuilder Employment Screening** – Background checks, drug testing services and MVR searches
 - **Herman Miller®** – Ergonomic workstations
 - **Naturally Slim®** – Corporate wellness
 - **Shoes for Crews®** – Slip-resistant footwear⁴



DIGITAL SERVICES

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.

QUOTE THE HARTFORD TODAY!

¹<https://www.franchiseopportunities.com/industry-profile/business-services-industry>

² Available to Business & Management Consultants only.

³ The Hartford does not offer or provide the Shoes for Crews, Naturally Slim, Aurico and Herman Miller products and cannot make any claims or promises that use of those products or services will result in lower workers' compensation losses. All such products and services are provided by Shoes for Crews, Naturally Slim, Aurico or Herman Miller, respectively. Herman Miller® is a registered trademark of Herman Miller, Inc. The use of research provided in this document is not an endorsement by the researchers or their associated organizations.

⁴ The Hartford does not offer or provide the slip-resistant footwear and cannot make any claims or promises that use of the footwear will lower workers' compensation losses. All Shoes for Crews products and guarantees are provided by Shoes for Crews. Visit shoesforcrews.com/thehartford for detailed terms and conditions.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.

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Property
Liability
Workers' Comp
Business Auto