

# PROFESSIONAL CLIENTS HAVE SERIOUS RISKS. MAKE SURE THEIR COVERAGE IS UP FOR THE CHALLENGE.

## TARGET STANDARD INDUSTRIAL CLASSIFICATION CODES (SICs)

10611	Day Spas
65141	Medical Office – Physicians
65741	Lawyers & Law Firms
65671	Medical Office – Dentists
65151	Veterinarians
72611	Funeral Directors
80721	Dental Labs
59954	Optical Goods
65111	Accounting & Auditing
65871	Tax Preparers & Bookkeepers
42791	Telemarketing
65831	Advertising

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

- \$30M per location
- \$40M per policy total

Payroll: \$20M

Professional services are on the threshold of a major digital transformation. Not just in the way they organize their services, but also in their delivery. Self-service platforms are changing the way professionals interact with their customers. And that opens up the gateway to risks like cloud interruption and data breaches. Just as critical are liability issues resulting from a shortage of skilled workers. The Hartford can help them manage these risks with coverage customized to fit their specific needs.

## WHAT GOOD LOOKS LIKE

What kinds of professional services have risks we'd underwrite?  
Those with:

- Limited off-premise driving exposure with local or intermediate travel distances
- MVR program with scheduled vehicle maintenance for larger risks
- Workers are trained in handling jobsite hazards, such as working around heavy equipment and road traffic
- Formal ergonomic program in place for workstations to limit repetitive motion injuries
- Quality premise exposure (good housekeeping, modern well-lit facility, exterior walkways and parking lots are maintained and lit)

## SPECTRUM® BUSINESS OWNER'S POLICY (BOP)

### OPTIONAL COVERAGES



### KEY PROPERTY AND LIABILITY COVERAGES



Here are examples of coverages Professional Services customers are buying. Some of these optional coverages are included in our Stretch® endorsements.<sup>1</sup>

#### Offices & Clinics of Medical Doctors

- Business Income for Interruption of Practice
- Accounts Receivable
- Valuable Papers and Records
- Data Breach
- Spoilage – Perishable Medicines and Medical Supplies
- Business Personal Property (includes coverage for High Value Medical Equipment)

## Legal Services

- Law Library
- Data Breach
- Valuable Papers and Records

## Engineering

- Valuable Papers and Records
- Consulting Engineer's Property Coverage
- Billable Hours (BI)

## Veterinarians

- Professional Liability – Veterinarians
- Animal Damage to Building
- Animal Bailee
- Business Income for Interruption of Practice

## Accounting

- Professional Liability – Accountants
- Employee Dishonesty
- Data Breach
- Valuable Papers and Records

## For all Professional Services

- Electronic Data and Interruption of Computer Operations
- Business Income for Electronic Vandalism
- Business Income for Off-Premises Utility Services



## AUTO

**DEFINITION:** Coverage is available for all industries and property values/sales/payrolls 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): \$20M

- **Broad Form endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.<sup>2</sup>
- **Billing options** – Helps 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.<sup>3</sup>
  - **CareerBuilder Employment Screening** – Background checks, drug testing services and MVR searches
  - **Herman Miller®** – Ergonomic workstations
  - **Naturally Slim®** – Corporate wellness
  - **Shoes for Crews®** – Slip-resistant footwear<sup>4</sup>



## 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!



Property  
Liability  
Workers' Comp  
Business Auto

<sup>1</sup> This is not intended as an exhaustive list of available endorsements. Should your customer need others, additional endorsements are available in ICON, or call your representative from The Hartford with questions.

<sup>2</sup> Not available to all classes or in all states.

<sup>3</sup> 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.

<sup>4</sup> 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](https://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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