



# Offer well-advised coverage to your consulting customers.

## ► Underwriting | Fast Facts

### 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. Consultants are a growing part of today's competitive marketplace—and they rely on technology, social media and stronger marketing to stand out. That visibility can increase exposure to liability and other claims. With us, they'll have a trusted source of protection, plus the advanced digital capabilities they need.

### What Good Looks Like

What kinds of consultants have risks we'd underwrite? Those who:

- 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** helps provide coverage if your client needs to suspend operations due to direct physical loss of power, communication, or water services.
- **Valuable Papers** helps cover the insured's time and work to research and recreate business records or files when no duplicates exist. Loss or damage must result from a covered cause of loss, including broader causes like earthquake and flood.
- **Hired & Non-owned Auto** helps protect 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.<sup>1</sup>
- **Data Breach** helps pay for first-party response expenses, such as: Crisis management costs, notifying impacted parties, public relations and good faith advertising.
- **EPLI** helps cover employment-related claims like discrimination and wrongful termination.
- **Employee Benefits Liability** offers coverage to an employer for errors in employer administration for an employee's benefits program.

## Business Auto

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

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.<sup>2</sup>
- **Billing Options** – Helps your clients manage cash flow.

## 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 us today.** Visit [TheHartford.com](https://www.TheHartford.com)



<sup>1</sup> Available to Business & Management Consultants only.

<sup>2</sup> Not available in all states.

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

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at [www.TheHartford.com](https://www.TheHartford.com).