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.[1]
- **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.

The Hartford

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.[2]
- **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

The Hartford

[1] Available to Business & Management Consultants only.

[2] Not available in all states.

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