

Business Consultants Insurance Program

Delivering Greater Value in Middle Market

Building Strong Agency Relationships — an Opportunity to Increase Sales

Midsize consulting companies offer a significant and profitable sales opportunity. Countrywide, these companies represent a potential commercial premium of over \$76 million. For more information about the market potential in your area, please contact your Middle Market Sales Underwriter.

Eligibility

The program is designed to meet the needs of Business Consultants that provide services in a variety of fields. Geological, nuclear, chemical or biological consultants are not eligible.

Innovative Products

Property ChoiceSM

The Hartford's state-of-the-art Property Choice coverage has many built-in features that help protect your business clients. Our policy for Business Consultants includes:

- Business Travel – covers business items such as laptop computers that are in an employee's control while traveling anywhere in the world.
- Valuable Papers and Records – covers the cost to replace or restore these important items when damaged by covered perils.
- Web Site – as many consulting operations move into e-commerce, this coverage provides \$100,000 loss of business income resulting from the loss of a Web site that is housed on a service provider's server.
- Electronic Vandalism – covers direct physical damage

to computer equipment, media, data and software caused by viruses, hackers and other attacks.

- Tenants Coverage – includes improvements and betterments, damage to building glass, building damage as a result of theft and lease assessments for a lessor's uninsured building damage.
- Equipment Breakdown – coverage for business equipment, such as computers and communications systems, is built right into the property policy.
- Fine Arts – provides coverage of up to \$10,000 per item/\$50,000 aggregate for art objects owned or in the care, custody and control of the insured.

Our **Business Services SPICE Endorsement** provides additional important coverages, including:

- Employee Dishonesty (\$50,000), Forgery (\$25,000) and Money & Securities (\$25,000) – these features add basic crime coverage, eliminating the need for a separate policy (and premium) for those insureds who do not require higher limits.

General Liability Choice

Offers broad coverage you've come to expect from The Hartford – coverage that can extend to the use of Internet technologies. General Liability Choice for Consulting Firms includes bodily injury to others, damage to property of others and additional insureds by way of contract. The policy can extend personal and advertising injury liability protection to the insured's entire Web site, including claims that may arise because of their Web site



content, chat rooms, bulletin boards, or advertisements. The endorsement can also cover vicarious liability for the advertisements or content of others that may appear on or be linked to/from the insured's Web site.

Errors & Omissions Coverage

Our coverage provides protection for economic damages arising out of negligent acts, errors or omissions for which the insured becomes liable during the conduct of business. Coverage is on a Claims Made, Defense within Limits basis, with a minimum \$10,000 deductible required. Up to five years **Prior Acts** coverage, **Defense Outside the Limit and Extended Reporting Period** also are available, for separate, additional charges.

Workers' Compensation

The Hartford, one of the nation's ten largest workers' compensation providers, offers consultants a comprehensive portfolio of workers' compensation coverages and services. We have two versions of our customized broad form endorsement that go above and beyond the standard workers' compensation policy. Our basic option (no extra cost) provides your consultant clients with extensions such as Employer's Liability Stop Gap, 60-day provision to notify us to add states where your clients have set up new operations, and voluntary compensation for employees not covered by state statutes.

Our extended option (available for a small additional charge) includes all the enhancement in our basic option plus: Foreign Voluntary Compensation to protect employees that travel overseas, increased limits for Employers' Liability insurance, and a waiver of our right to recover from other liable parties if a signed agreement is in place requiring the waiver.

Automobile Coverage

The Hartford has a complete solution in place for consultants' auto exposures, covering owned vehicle fleets as well as rental vehicles and non-owned autos. On every auto policy where we are covering vehicles owned by the consulting firm, we automatically attach our broad form endorsement. This endorsement provides additional coverages such as broad form insureds, lease gap coverage and glass repair waiver of deductible. It will also provide for physical damage to hired autos if we are providing physical damage coverage on vehicles owned by the consulting firm.

Management Liability Insurance

As companies grow, so does their need for special coverages. Private Choice Encore offers complete management coverage for privately held companies including Directors & Officers, Employment Practices Liability, Fiduciary Liability and Outside Director Liability. Private Choice Encore also features entity coverage for all covered claims, a broad definition of Employment Practices Wrongful Act, and a guarantee to quote your client's Initial Public Offering.

For more information, visit our Business Services Program site on the EBC.

This document outlines in general terms the coverages afforded under the policy. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the coverages, terms and conditions of the policy prevail.