

Consultants

We love a wide range of consulting businesses, ranging from sole proprietors with specialized practices to companies with multiple areas of expertise. Our comprehensive product offering includes general liability and cyber protection as well as errors and omissions.



At a glance

We have a broad appetite for consulting businesses, including business and management consultants, plus recruiters and training professionals. (Technology consultants fall under our [technology](#) sector.) We offer protection for sole proprietors and small- to medium-sized practices with employees or contract staff.

These businesses should have professional liability insurance to protect against claims of negligence, copyright infringement, and other lawsuits (coverage offering varies by consultant type). Add general liability for third-party injury or property damage, or business owner's policy for general liability coverage and business property coverage. Cyber security insurance is also critical given growing technology reliance.

What's unique about this sector

✓ Litigious nature

Consulting means giving subjective advice expected to deliver results. When results fall short, clients may dispute the work. In many instances, insurance covers the cost, including defense.

✓ Technology adoption

Consultants are often hired to speed up technology adoption, staying ahead of emerging trends. Often, this means facing emerging risks too.

✓ Economic factors

Uncertain conditions push companies toward consultants instead of full-time hires, and tight job markets do the same. While good for business, more work means more exposure.

Classes we love to write

Core appetite

- Business consulting
- Education consulting
- Life/career/executive coaching
- Management consulting

Broader appetite

- Business manager services
- Project management
- Recruiting
- Training (business, vocational or life skills)

Edge of appetite

- Healthcare consulting
- Human resources consulting
- Research consulting
- Safety consulting

Available products

Professional liability

Professional liability protects consultants against **claims of negligence or breach** of contract, covering owners, employees, and independent contractors.

General liability

General liability covers claims of **bodily injury or property damage** by customers, vendors, or prospects.

Business owner's policy

A business owner's policy (BOP) includes general liability coverage for third-party claims, plus **coverage for the business's own property**, like computer equipment.

Cyber

Cyber security insurance covers the costs associated with **technology-related losses** like malware or data breaches.

Why should agents choose Hiscox for consultants?



Deep, proven experience

Hiscox has written liability insurance for hundreds of professions for over 20 years in the US.



Underwriters who understand the range within consulting

A solo coach and a 40-person consultancy face very different exposures. We tailor limits and endorsements instead of forcing every consultant into the same box.



One carrier for the risks that hit consultants most

With Hiscox, you can bundle professional liability, general liability or BOP, and cyber insurance. Negligence claims, third-party accidents, and cyber incidents can all be covered by a single carrier.

Claim scenarios

Scenario 1: Client lawsuit

A business consultant recommended steps to fix a client's declining revenues, but not all of them were implemented, and revenues kept falling. The client sued, and the consultant prevailed.

✓ Hiscox coverage in action

Their professional liability policy covered their defense costs.

Scenario 2: Phishing scam

A career coach received a fraudulent email from someone posing as a vendor, asking that invoice payments go to a new account. The coach lost \$15,000.

✓ Hiscox coverage in action

Their cyber policy covered the \$15,000 loss.

Scenario 3: Office break-in

The offices of a management consultancy were broken into, and computer equipment was stolen.

✓ Hiscox coverage in action

The company had a business owner's policy which covered the cost of the stolen equipment.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

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