



SMALL BUSINESS INSURANCE
Spectrum®

Spectrum Business Owners Policy

It's our business to protect your business.

As a small business owner, you know how much hard work it takes to make a business succeed. The last thing you need is an unexpected loss to wipe out your bottom line. If your personal identity were stolen, could a poor personal credit report negatively affect your business? Could you afford to take the time away from your business to reinstate your identity? If a fire in your building required you to set up temporary business quarters elsewhere for a few months, would your basic insurance policy cover those extra expenses?

At The Hartford, we respond to business trends and our customers' feedback on an ongoing basis. As a result, we have created a state-of-the-art small business owners policy called Spectrum to provide the coverage your business needs.

Spectrum comes with comprehensive property and liability coverage – and many additional ways to add value to your policy. Here are some examples of what Spectrum offers:

- **Identity Recovery Coverage**

The Hartford's identity recovery coverage for business owners and their full-time employees*, includes services such as:

- *Identity Recovery Help Line*
- *Identity Recovery Case Managers*
- *Expense Reimbursement up to \$15,000*

- **Building and Business Personal Property.** Your Spectrum policy includes coverage to repair or replace your building and any equipment, stock, furniture or fixtures that you own. Specific business property coverages included in Spectrum are:
 - **Buildings and Contents.** Helps cover your buildings and/or business contents if they are damaged or destroyed because of a covered loss. You'll receive the full cost to replace your property up to a limit you select when you purchase your policy.
 - **Business Income and Extra Expense.** Helps reimburse you for your actual loss of earnings for up to 12 months resulting from a covered loss to your property. Extra expenses needed to continue your operations, such as renting temporary shop space, are also covered.
 - **Equipment Breakdown.** Helps cover the cost to repair or replace equipment, such as computers, air conditioners, phone systems and steam boilers, following a loss or damage caused by mechanical breakdown or artificially generated electrical current.
 - **Lock and Key Replacement.** Helps pay for rekeying of locks, up to a specified limit, at your business premises following the theft of your keys by a burglar.



- **Money and Securities.** Helps protect money and securities used in your business if they are stolen, destroyed or lost.
 - **Peak Season.** Provides an automatic increase to your insurance limit of up to 25% for business contents to cover seasonal variations in your inventory or supplies.
- **Business Liability.** Your Spectrum policy from The Hartford protects your business against financial loss resulting from claims of injury or damage caused to others by you or your employees. For example:
- **Automatic Additional Insured.** Coverage is automatically provided where required in a written contract, agreement or permit.
 - **Personal and Advertising Injury.** Helps cover you for certain offenses you or your employees commit in the course of your business, such as libel, slander, disparagement, or copyright infringement in your advertisements.
 - **Employment Practices Liability.** Helps cover claims, including legal defense costs, for certain employment-related lawsuits brought against you by your employees or job applicants. A basic limit of insurance is automatically provided, with higher limits available for an additional premium.*
 - **Defense Costs.** Helps pay legal expenses for certain liability claims brought against your business regardless of who's at fault.
 - **Medical Expenses.** Helps pay the applicable medical costs if someone is injured and needs medical treatment due to an accident on your premises.
 - **Premises and Operations Liability.** Provides coverage for bodily injury and property damage sustained by others at your premises or as a result of your business's operations.
 - **Products and Completed Operations.** Helps cover you against injuries or damages to others caused by the products you sell or by the work you perform for your customers.

Tying It All Together

- **Umbrella Coverage.** In addition to your basic Spectrum policy, you may want to consider Umbrella coverage. It provides up to \$10 million of liability protection over and above the limits of other specified liability policies in your business program.

Tailored to Your Business

Because we know that every business is different, The Hartford has many optional coverages that you can buy separately, or bundled together in Stretch® endorsements to your Spectrum policy, to save you money. We offer numerous Stretch endorsements for specific businesses, such as medical offices, florists, manufacturing firms or financial services providers.

If you can't find a Stretch for your specific business, our value-packed Super Stretch® is made to answer the needs of most small businesses. Here are just some of our Super Stretch coverages:

- Accounts Receivable
- Business Income from Dependent Properties
- Computers & Media
- Debris Removal
- Employee Dishonesty/ERISA
- Laptop Computers
- Property of Others
- Temperature Change
- Valuable Papers & Records
- Web site Business Income

That's Not All

To all of this, we've added the convenience of flexible premium payment plans, an electronic funds transfer plan, and 24-hour, toll-free claims reporting. All business insurance is not the same. The Hartford has nearly 200 years of experience insuring American businesses. We know the coverages your business needs and have bundled them together for your convenience, and for substantially less than they would cost separately.

Give your local independent Hartford agent a call and start enjoying the peace of mind that comes from knowing you're covered by the business insurance specialist – The Hartford. Or, visit us at sb.thehartford.com for more information.

*Not available in all states.



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This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823 (Option 1).