

# Business Insurance for Small Business Owners

*The protection you need to keep your business running smoothly*



## **Protect Your Investment**

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 your phone system broke down, would your insurance cover the costs to repair or replace it?

At The Hartford, we are focused on protecting your business. By offering you coverages that may not be available in other policies, our small business insurance is designed with businesses like yours in mind.

## **Planned For Your Needs**

The Hartford's small business insurance package, called Spectrum, has core business coverage that is top of the line. We have also bundled important protection into optional packages like our Super Stretch for Business Services, which was created for businesses like yours. It provides over three dozen coverages at a savings as compared to the price you would pay to buy them individually – including a blanket limit of \$350,000 for six key coverages. Here are a few examples of the protection this stretch endorsement offers:

- **Computers and Media**

Provides coverage for your computers, peripheral devices and media.

Coverage is also provided for the costs to research, replace or repair lost or damaged data and software as a result of covered damage to computer equipment, certain power failures, or a computer virus. Business Income Coverage also applies to computer equipment, data and software.

- **Employee Dishonesty**

Covers your business for loss of money or your property resulting from dishonest acts committed by your employees.

- **Forgery**

This coverage adds Forgery and Alteration by someone other than an employee, trustee or director as a covered cause of loss and defines Covered Property to include: checks, drafts, promissory notes or similar written promises.

- **Valuable Papers and Records**

Protects the value of your time, work and research to re-create your customer records or files if they are damaged or destroyed by a covered loss.



- **Laptop Computers (Worldwide Coverage)**  
Extends property coverage to your laptop, palmtop, and similar portable equipment and accessories anywhere in the world, including while in transit.\*
- **Business Income Extension for Web Sites**  
Provides coverage for business income you lose when your Web site operation is interrupted as a result of a covered physical loss or damage at your Web site host's premises.
- **Computer Fraud Coverage**  
Provides a basic limit of insurance against theft of money, securities or other property caused by fraudulent transfer by computer. Higher limits are available for an additional premium.

### Spectrum Core Coverages

When your business is protected by Spectrum, you'll be covered for a wide range of property and liability risks tailored to your business. Here are some examples:

- **Identity Recovery Coverage**  
The Hartford provides identity recovery coverage for business owners, including 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 contains coverage to repair or replace your building and any equipment, stock, furniture or fixtures that you own. There's a lot of business property coverage included in Spectrum, such as:
  - *Business Income*  
Reimburses 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 business space, are also covered.
  - *Equipment Breakdown*  
Covers the cost to repair or replace equipment, such as computers, air conditioners, phone systems and steam boilers, from loss or damage caused by mechanical breakdown or artificially-generated electrical current.
  - *Fire Department Service Charge*  
Provides a specified limit of coverage for your liability for fire department service charges assumed by contract or required by local ordinance prior to a loss.
- **Business Liability**  
Your Spectrum policy from The Hartford provides your business with legal liability protection against claims of injury or damage caused to others by you or your employees. For example:

- *Defense Costs*  
Pays legal expenses for certain liability claims brought against your business regardless of who's at fault.
- *Medical Expenses*  
Pays 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.

### Other Important Coverages from The Hartford

- **Commercial Auto Coverage**  
Our policy protects you against financial loss resulting from accidents involving the vehicles you use in your business. The Hartford offers valuable enhancements, such as excess coverage for hired autos, and the extension of liability coverage to vehicles leased in the name of an employee on your behalf and at your direction.
- **Umbrella Coverage**  
Provides up to \$10 million of additional liability protection.
- **Workers' Compensation**  
Our state-of-the-art managed care and Return-to-Work program will help you get your employees back on the job as soon as possible.

### 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. At The Hartford, we act on emerging insurance needs and provide convenient, cost-effective and quality coverage for your business.

**Visit us at [sb.thehartford.com](http://sb.thehartford.com) for more information.**

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).

\*Not covered if checked as baggage.