

Small Commercial Definition – Effective with Growing Spectrum

Eligible Business Thresholds

Industry	Maximum Sales Per Location	Maximum Sales Per Account	Maximum Property Values Per Location †	Power Units for Monoline Auto	Payroll Per Account for Liability & Monoline WC
Business/Personal/Professional Services	\$10,000,000	\$15,000,000	\$15,000,000	25	\$6,000,000
Contractors	\$10,000,000	\$15,000,000	\$10,000,000	25	\$1,000,000 ¹
Financial Services	\$10,000,000	\$15,000,000	\$10,000,000	25	\$5,000,000
Janitorial	\$10,000,000	\$15,000,000	\$10,000,000	25	\$1,000,000
Manufacturers	\$7,500,000	\$7,500,000	\$7,500,000	25	\$2,000,000
Printers	\$7,500,000	\$15,000,000	\$7,500,000	25	\$2,000,000
Restaurants	\$10,000,000	\$15,000,000	\$10,000,000	25	\$2,000,000
Retail	\$10,000,000	\$15,000,000	\$15,000,000	25	\$5,000,000
Technology Services and Manufacturing	\$10,000,000	\$15,000,000	\$10,000,000	25	\$5,000,000
Wholesalers	\$7,500,000	\$15,000,000	\$7,500,000	25	\$2,000,000
All Other Business Types Within Appetite	\$10,000,000	\$15,000,000	\$10,000,000	25	\$2,000,000

[†]Maximum property values per account is \$20,000,000. Separate Property limits apply in the state of Florida.

¹Contractors: A maximum of \$1,000,000 in payroll applies whether Workers' Comp is Monoline or written with another line.

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 a policyholder 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.