

# Customized Insurance for Auto Parts Retailers

*Protection to keep your business running smoothly.*



## Protect Your Investment

You've worked hard to create a successful auto parts retail business. From writing the business plan, to selecting the merchandise and location, you have labored over every detail to ensure the success of your business. Wouldn't it be comforting to know that your insurance company has been as thorough in designing coverage to protect your assets? 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 storm were to cause damage to an important supplier's distribution center, would your insurance cover lost sales due to unavailable inventory?

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

## Planned For Your Needs

The Hartford's small business insurance package, called Spectrum®, has core business coverage that is second to none. 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 for a fraction of 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 it offers:

- **Accounts Receivable**

Protects you from the inability to collect outstanding balances as a result of lost or damaged records from a covered cause of loss.

- **Business Income Extension – Off-Premises Utility Services**

Protects against loss of business income or extra expense at your business caused by interruption of water, communication or power supply services to your location as a result of a covered loss to the supplier's property.

- **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.

- **Dependent Property**

Protects your business from losses caused by a covered loss at a dependent property.

- **Employee Dishonesty**

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



- **Transit – Property in the Care of Carriers for Hire**  
Provides coverage for loss or damage to your property or your client’s property while shipped by a common carrier.

In addition you have the option to buy these important coverages:

- **Internet and Computer Related Coverages\***  
Safeguards your business against loss of income or extra expense due to: 1) Web site and internet service interruption; 2) denial of service attack, designed to overload your computer and deny access to legitimate business traffic; 3) Web site vandalism; and 4) good faith advertising in the event of a covered loss.
- **Umbrella**  
Provides you with up to \$10 million of liability protection over and above the limits of other specified liability policies, including automobile liability, in your business program.

### **Spectrum Core Coverage**

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

- **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:
  - **Identity Recovery Coverage for Business Owners**  
Provides Identity Recovery Coverage and services, such as:
    - Identity Recovery Help Line for policyholders who suspect they are identity theft victims.
    - Identity Recovery Case Managers who can greatly speed the recovery process.
    - Expense reimbursement up to \$15,000 for covered expenses arising out of a defined identity theft event.
  - **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.
  - **Peak Season**  
Provides an automatic increase to your insurance limit of up to 25% for business content to cover seasonal variations in your inventory of supplies.
- **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:

- **Employment Practices Liability**  
Covers 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.
- **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**  
Covers you against injuries or damages to others caused by the products you sell or by the work you perform for your customers.

### **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 you won’t normally find on other commercial auto policies, 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.
- **Workers’ Compensation**  
The Hartford’s Workers’ Compensation coverage provides 24-hour, seven-days-a-week access to our claims reporting facility. In addition, 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.

**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](http://sb.thehartford.com) for more information.**

This flyer outlines in general terms the coverages afforded under the policy. Examine the policy carefully for any exclusions, limitations, or any other terms or conditions that may specifically affect coverage. The terms and conditions of the policy prevail.

\*This coverage is designed for small businesses that receive less than 50% of their revenues from Internet activities.