

Architects, Engineers & Surveyors

Summary of Coverages

Your Coverages at a Glance

While The Hartford offers far too many coverages to include them all on this Summary of Coverages, we have highlighted some key features of those most important to your business.

Included in Your Policy

With The Hartford's Spectrum Special Form business owner's policy, you're covered for a wide range of liability and property risks tailored to your industry. Here are some of the coverages included automatically in Spectrum's Special Form:

Base Policy Coverages You May Need

Spectrum Offers

BUSINESS LIABILITY

Business Liability	\$1,000,000 limit with an Option for a \$2,000,000 limit
Employment Practices Liability Insurance (in most states)	\$5,000 limit included (Options for higher limits)
Automatic Additional Insured	Included in Business Liability limit
Primary and Non-Contributory Additional Insured Coverage	Included in Business Liability limit
Waiver of Subrogation	Included in Business Liability limit

BUILDING AND BUSINESS PERSONAL PROPERTY

Business Income	Actual Loss Sustained up to 12 months
Extra Expense	Actual Loss Sustained up to 12 months
Business Income from Dependent Properties	\$5,000 limit included (Options for higher limits)
Equipment Breakdown	Up to Property Limits selected
Leasehold Improvements	\$25,000 limit
Your Property Away from Your Premises at Exhibitions or Tradeshows	\$2,500 limit (Options for higher limits)

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Super Stretch for Business Services

Talk to your agent about our Super Stretch for Business Services, which was created for companies like yours. It offers many coverages at a savings as compared to the prices you would pay to buy them individually. The following is a selection of the major coverages included in Super Stretch for Business Services that may be important to your business:

Coverages You May Need	Super Stretch for Business Services Offers
Accounts Receivable (On- and Off-Premises Exposures)	
Computers & Media	A blanket limit of \$350,000
Debris Removal	at each described location
Personal Property of Others	for these coverages.
Temperature Change	
Valuable Papers & Records (On- and Off-Premises Exposures)	
Backup of Sewers & Drains	Included within Covered Property Limit
Brands & Labels	Included within Business Personal Property Limit
Business Income from Dependent Properties	\$50,000 limit
Business Income: Off-Premises Utility Services	\$50,000 limit
Business Income Extended	120 days
Claims Expense	\$10,000 limit
Employee Dishonesty/ERISA	\$25,000 limit
Fine Arts	\$50,000 limit
Forgery	\$25,000 limit
Laptop Computers Worldwide*	\$10,000 limit
Newly Constructed or Acquired Buildings – 180 Days Maximum	\$1,000,000 limit
Newly Constructed or Acquired Business Personal Property – 180 Days Maximum	\$500,000 limit
Off-Premises Utilities Services – Direct Damage	\$25,000 limit
Outdoor Signs	All
Personal Effects	\$60,000 limit
Property Off-Premises	\$50,000 limit
Tenant Building Coverage Required by Lease	\$20,000 limit
Transit – Property in the Care of Carriers for Hire	\$25,000 limit
Valuation Changes/Manufacturer's Selling Price	Included within Business Personal Property Limit
Web Site Business Income	\$50,000 limit/7 days

*Not covered if checked as baggage.

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Optional Highlights for Business Services

If your business has insurance needs beyond our Spectrum and Super Stretch® packages, The Hartford offers numerous optional coverages for your further protection. Here are some that may be important for your business.

Optional Coverages You May Need	Options Spectrum Offers
Employee Benefits Liability	\$300,000 limit (Limits available to \$2,000,000)
Employee Dishonesty	A broad range of limits up to \$250,000
Hired and Non-Owned Auto	Same limit as your Business Liability
Umbrella	Limits from \$1,000,000 to \$10,000,000

This information sheet outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully for 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.