

Customized Insurance for Paint and Wallpaper Stores

Coverage highlights that complement your business.



Protecting Your Investment

In the paint and wallpaper business, your customers come to you looking for just the right touches to accent a room. The perfect pattern here, a splash of color there – the right elements all come together to complete the room. The same should be true of your business insurance protection – all the right elements should come together to provide you with complete protection. 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? Or, perhaps you sell paint to a contractor on credit and the record of the transaction is destroyed in a fire. Would your insurance cover the reasonable expenses incurred to re-establish your accounts receivable records, so you can collect the right amount?

The Hartford's small business insurance has been designed with your needs in mind. Our customized insurance program offers you coverage protection to complement your unique needs – coverage that may not be available in many other policies. By successfully meeting the needs of our clients, we help you successfully meet the needs of your clients.

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:

- **Dependent Properties**

Protects your business from losses caused by a covered loss at a property your business depends upon, such as a major supplier.

- **Accounts Receivable**

Protects you if you are unable to collect outstanding balances as a result of loss or damage to your account records.

- **Employee Dishonesty**

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

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

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



In addition you have the option to buy this important coverage:

- **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.

- **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 shop space, are also covered.

- **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.

- **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.

- **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:

- **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.

- **Employment Practices Liability**

Covers claims, including legal defense costs, for employment-related lawsuits brought against you by your employees or job applicants. A limit of insurance is automatically provided, with higher limits available for an additional premium.

- **Medical Expenses**

Pays the applicable medical costs if someone is injured and needs medical treatment due to an accident on your premises.

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 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.