

Small Businesses

Coverage Analyzer

Compare The Hartford's Coverages

As a business owner, you know what your customers mean by value. The Hartford invites you to compare the value of our coverages tailored to businesses like yours against those policies offered by the competition. Since we offer far too many coverages to include them all on this Coverage Analyzer, we have highlighted some key features of those most important to your business.

Base Policy Highlights

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 business. Here are some of the coverages included automatically in Spectrum's Special Form.

Base Policy Coverages You May Need	Spectrum Offers	Is It in Your Current Policy?
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)	
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)	
Equipment Breakdown	Up to Property limit selected	
Money & Securities	\$10,000 limit inside/\$5,000 outside	
Tenant Glass	\$25,000 limit	

(continued)



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	Is It in Your Current Policy?
Accounts Receivable (On- and Off-Premises Exposures)		
Computers & Media	A blanket limit of \$350,000 at each described location for these coverages.	
Debris Removal		
Personal Property of Others		
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.

(continued)

Optional Highlights for Small Business Owners to Consider

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	Options in Your Current Policy?
Accounts Receivable	Limits available up to \$1,000,000	
Employee Benefits Liability	\$300,000 limit (Limits available up to \$2,000,000)	
Employee Dishonesty	A broad range of limits up to \$250,000	
Umbrella	Limits from \$1,000,000 to \$10,000,000	
Valuable Papers & Records	Limits available up to \$1,000,000	

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.