

Customized Insurance for Beauty Shops

An insurance program designed for your business



Protecting Your Investment

Providing service for your customers is what your business is all about. Your customers depend on your high quality standards. Your shop is the hub of your business. It's where you work with your customers, store your records and house the technology that keeps your operations running smoothly.

If a fire in your building shut down your business for two months, would your insurance pay for your lost income and temporary shop space to conduct your business? 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?

At The Hartford we are focused on protecting your business. Our customized insurance program offers you coverages that address your unique needs – coverages that may not be available in 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:

- **Employee Dishonesty**

Covers your business for loss of money or property from dishonest acts committed by your employees. Coverage extends to your customers' property while at your premises.

- **Tenants Improvements for Increased Cost of Construction**

Provides an additional limit of insurance for increased cost, caused by enforcement of building, zoning or land use law, to repair, rebuild or construct property damaged by a covered loss.

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

- **Beauty Shop Professional Liability**

Protects you and your employees, including independent contractors who perform beautician or barber shop professional services for you, for "bodily injury" and "property damage" arising out of professional services rendered in the course of your business.



- **Umbrella Coverage**

Provides you with up to \$10 million of liability protection over and above the limits of other policies in your business program.

- **Water Damage Legal Liability**

Covers your liability if water damage, as described in your policy, results in property damage at premises rented to you.

Spectrum Core Coverage

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

- **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.

- **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.

- **Money and Securities**

Covers stolen, destroyed or lost money and securities used in your business.

- **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:

- **Advertising and Personal Injury**

Protects your business against claims of financial damages to others resulting from your advertisements. It also provides coverage for claims brought against you because of your actions or statements that are deemed slanderous or damaging to another person's reputation.

- **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**

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 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 with 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.