

# Business Services Insurance Program Coverage Analyzer

*Delivering Greater Value in Middle Market*

**Key Points of Comparison**

**Analysis Tip**

**The Hartford's Business Services Insurance Program**

**Other Carrier's Program**

**Property Coverage (Property Choice<sup>SM</sup> & Business Services SPICE)**

Combined Additional Coverage (CAP) – an additional limit available for selected coverages

Many property policies don't offer an additional limit to apply as needed to multiple coverages. If so, they often don't include Buildings & Business Personal Property (BPP).

A limit up to \$250,000 is available as needed for 10 coverages including Buildings & Business Personal Property (BPP).

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Replacement Cost

Most policies provide coverage on an Actual Cash Value basis.

Our policy automatically provides Replacement Cost Coverage.

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Web Sites

Few carriers offer special Web site coverage.

A \$25,000 limit is provided for loss of business income resulting from the disruption of a Web site that is housed on a service provider's server, limit may be increased. Coverage is provided for up to 7 days subject to a 12-hour waiting period.

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Electronic Vandalism

Carriers may not offer this coverage or provide it through a separate policy.

Our policy covers direct physical damage to computer equipment, media, data, and software caused by viruses, hackers, and other attacks.

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Definition of Business Personal Property (BPP)

Some policies require separate sublimits for coverages such as telephone systems, valuable papers, property of others, computer equipment, media & data.

Includes property of others, computer equipment & media, valuable papers, telephone equipment with no sublimit, tenant improvements & betterments, and property such as laptops and portable equipment at unnamed locations.

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### Business Services Errors and Omissions

- Economic Damages

Many carriers do not offer this important coverage for Business Services insureds.

Extends coverage beyond Bodily Injury, Property Damage, Personal & Advertising Injury to cover economic damages arising from an act, error or omission in the insured's business service.

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### General Liability Coverage (General Liability Choice)

- e-Business Activities

Many carriers exclude this coverage or do not specifically address the coverage in their forms.

For most business services we can extend personal and advertising injury liability protection to your entire Web site.

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- Additional Insureds

Many carriers will require additional insureds to be added separately by endorsement.

If a written contract requires you to name others as additional insureds on your policy, we'll automatically extend that status to them. We can also provide them with primary coverage if that's a requirement.

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- Bodily Injury to Others

Many General Liability forms provide a narrow coverage definition for this.

Our coverage includes protection for claims for mental anguish resulting from bodily injury, sickness or disease for which you are held responsible.

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- Damage to the Premises you Rent or Occupy

If you rent or lease your office location, your policy may not provide you with this valuable coverage.

GL Choice will pay up to \$300,000 if you are legally responsible for damages to the premises you rent or occupy if the damage results from fire, lightning or explosion. We will pay even if your responsibility for these damages is based on a contract you sign and not just because of your negligence.

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- Personal and Advertising Injury

Some carriers may exclude this coverage for business services.

Provides protection against claims for invasion of the right of privacy, false arrest, malicious prosecution, libel, slander, wrongful eviction, discrimination or humiliation. We also protect you if others claim you infringed on their copyrights in your advertisements or that you copied their advertising ideas.

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### Workers' Compensation Coverage

- Employers' Liability Stop Gap

Your business service may be located in a state where workers' compensation is provided by a monopolistic state fund.

This endorsement provides employers liability coverage in monopolistic states, avoids any coverage gaps through failure to provide the coverage by attachment of a separate endorsement for this purpose.

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**Workers' Compensation Coverage (continued)**

<input type="checkbox"/> Timeframe to notify insurance carrier to add states where you have newly set-up operations	The industry standard is 30 days.	Our workers' compensation coverage gives you 60 days to notify us to add states where you have newly set-up operations.	<hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Increased limits for Employers' Liability	Most carriers will provide limits less than \$500,000.	Our employers' liability limits are increased to \$500,000 (extended option). A higher amount can be purchased.	<hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Foreign Voluntary Compensation	Your business service may have an occasion to send an employee outside the U.S.	Provides coverage automatically for travel outside of the policy territory and eliminates possible coverage gaps through failure to attach the separate endorsement.	<hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Waiver of our right to recover from other parties if your written contract requires	Some business services may enter into contracts where agreement is reached to hold other party harmless.	Our policy provides for an automatic waiver whenever an insured contract requires such agreement. This eliminates the need to notify us for each occurrence and the requirement for separate endorsements.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

**Commercial Auto Coverage**  
*The Hartford's Broad Form Endorsement*

<input type="checkbox"/> Employees as Insureds	Do your employees drive their own cars on company business?	If an employee is driving his or her own car on company business with your permission and has an accident, the employee is afforded personal liability protection in the excess of his or her personal auto insurance.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Hired auto physical damage	Does your business use rental cars? Most policies will not address physical damage without separate coverage.	If we are providing liability and physical damage coverage on at least one owned auto, we will provide \$50,000 limit per loss for hires auto physical damage.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Extra expense broadening coverage	Many carriers do not consider expense associated with returning a stolen vehicle to the insured as a "loss" to a covered auto.	It has long been our claims' handling practice to pay any extra expense associated with returning a stolen vehicle to you.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Lease gap coverage	Is your business currently leasing any of the vehicles in the company fleet?	In the event of a total loss to a leased covered auto for which the lessor has been added as an additional insured, we will pay the outstanding balance of the lease (excluding taxes, penalties, and overdue amounts) if it exceeds actual cash value.	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms, and conditions, refer to the insurance policy. In the event of a conflict, the terms and conditions of the policy prevail. For details on this or any of The Hartford's programs, contact your Middle Market representative, or visit the EBC.