

Chiropractors

Coverage Analyzer

Compare The Hartford's Coverages

As a chiropractor and 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 per occurrence with \$300,000, \$500,000, and \$2,000,000 options available	
Equipment Breakdown	Up to Property limit selected	
Leasehold Improvements	\$25,000 limit	
Personal and Advertising Injury	Included within the Limit of Insurance for Business Income (Separate option for Extra Expense coverage only is available)	
Tenant Glass	\$25,000 limit	

(continued)



Super Extension of Coverages for Medical Offices

Talk to your agent about our Super Extension of Coverages for Medical Offices, which was created for businesses 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 the Super Extension of Coverages for Medical Offices that may be important to your business:

Coverages You May Need	Super Extension of Coverages For Medical Offices Offers	Is It in Your Current Policy?
Accounts Receivable (On- and Off-Premises exposures) Computers & Media Debris Removal Personal Property of Others Temperature Change Valuable Papers & Records (On- and Off-Premises Exposures)	A blanket limit of \$250,000 at each described location for these coverages.	
Backup of Sewers & Drains	Included within Covered Property Limit	
Billable Hours	Included	
Business Income – Dependent Properties	\$25,000 limit	
Business Income – Newly Acquired Premises – 180 Days Maximum	\$500,000 limit	
Business Income: Off-Premises Utility Services	\$25,000 limit	
Business Income Extended	12 months	
Claims Expense	\$10,000 limit	
Computer Fraud	\$5,000 limit	
Employee Dishonesty/ERISA	\$25,000 limit	
Fine Arts	\$25,000 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	
Tenant Building Coverage Required by Lease	\$20,000 limit	
Web Site Business Income	\$50,000 limit/7 days	

(continued)

Optional Highlights for Chiropractors to Consider

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

Optional Coverages You May Need	Options Spectrum Offers	Options in Your Current Policy?
Accounts Receivable	Select limits up to \$1,000,000	
Business Income for Interruption of Practice	Either the selected daily limit or the actual loss of business income	
Employee Benefits Liability	\$300,000 limit (Limits available to \$2,000,000)	
Legal Expenses for Disposal of Medical Waste	\$50,000 Aggregate limit	
Legal Expenses for Medical Review Boards	\$5,000 Aggregate limit	
Temperature Change	Select limits up to \$100,000	
Umbrella	Limits from \$1,000,000 to \$10,000,000	
Valuable Papers & Records	Limits available 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.