

# Customized Insurance for Commercial Building Owners

*A smart way to protect your assets*



## **Minimize Your Risk**

You provide a valuable service to your tenants by offering them quality facilities in convenient locations so their businesses can thrive. Naturally, you expect your insurance carrier to approach your insurance coverage with the same kind of focus. At The Hartford, we make it our business to understand yours so that we can provide insurance coverage tailored to the needs of commercial building owners.

## **Planned For Your Needs**

If a tenant had to move their operations for a month while you repaired storm damage to their office, would your insurance cover the packing and transportation costs for that tenant to move back into the building? 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?

The Hartford's small business insurance package, called Spectrum®, has core business coverage that is second to none. In addition, we have bundled important protection into optional Stretch® packages that answer specific business needs. Here are some Building Owner Stretch coverages you may need for your building.

- **Back-up of Sewer or Drain Water Damage**

Pays for loss or damage to covered property caused by water that backs up from a sewer or drain.\*

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

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

- **Lessors' – Tenant Move Back Expense**

Expenses include packing, transporting and unpacking of tenants' business personal property, including costs of insuring the move, reassembling furniture and equipment, and net cost to re-establish tenants' utility services in the event they must temporarily vacate your property because it is uninhabitable due to a covered cause of loss. Covers expenses you incur to move tenants back within 60 days of the date of repair.

- **Lessors' Lease Cancellation**

Provides an additional limit to cover the loss of rental income you would otherwise have received from a lease which is cancelled because the premises have become uninhabitable due to a covered cause of loss. (Refer to form for specific conditions.)

\*Not flood insurance. See your agent for details.

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

- **Full Value Building Replacement Cost**  
Pays the full cost to replace your building when it is insured at 100% of replacement cost at policy inception as determined by a valuation acceptable to The Hartford. You must actually replace the building to receive Full Value Indemnification.
- **Umbrella**  
Provides you with up to \$10 million of liability protection over and above the limits of other specified liability policies 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 tailored 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.
  - **Buildings and Contents**  
Covers your buildings and/or business contents if they are destroyed because of a covered loss. You'll receive the full cost to replace your property up to a limit you select when you purchase your policy.
  - **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.
  - **Glass Expense**  
Provides coverage for expenses incurred to board up openings or install temporary plates if the repair or replacement of damaged glass is delayed.
  - **Fire Department Service Charge**  
Provides a specified limit of coverage for your liability for fire department service charges assumed by contract or required by local ordinance prior to a loss.
- **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:

- **Personal and Advertising Injury**  
Covers you for certain offenses you commit in the course of your business, such as libel, slander, disparagement, or copyright infringement in your advertisements.
- **Employment Practices Liability**  
Covers claims, including legal defense costs, for employment-related lawsuits brought against you by your employees or job applicants. A basic limit of insurance is automatically provided, with higher limits available for an additional premium.
- **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.

### **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 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 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](http://sb.thehartford.com) for more information.**

This flyer outlines in general terms the coverage 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.