

Customized Insurance for Copy Center Owners

An insurance package that's hard to duplicate.



Protect Your Investment

Success in your business depends upon your ability to deliver top quality work on deadline. If a power outage in your neighborhood shut down your business for several days, would your insurance cover your lost income? 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. By offering you coverages that may not be available in other policies, our small business insurance is truly designed with your needs in mind.

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:

- **Computers & Media**

Provides coverage for your computers, peripheral devices and media.

Coverage is also provided for the costs to research, replace or repair lost or damaged data and software as a result of covered damage to computer equipment, certain power failures, or a computer virus. Business Income Coverage also applies to computer equipment, data and software.

- **Property of Others**

Provides protection for property belonging to your customers or suppliers while in your shop, without regard to legal liability.

- **Valuable Papers and Records**

Protects the value of your time, work and research to re-create your customer records or files if they are damaged or destroyed by a covered loss.

- **Business Income Extension for Web Sites**

Provides coverage for business income you lose when your Web site operation is interrupted as a result of a covered physical loss or damage at your Web site host's premises.

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

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



Spectrum Core Coverages

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

• Identity Recovery Coverage

The Hartford provides identity recovery coverage for business owners, including services such as:

– *Identity Recovery Help Line*

Provides identity theft support for policyholders who suspect they are identity theft victims.

– *Identity Recovery Case Managers*

Provide assistance in speeding the recovery process.

– *Expense Reimbursement*

Provides expense reimbursement up to \$15,000 for covered expenses arising out of a defined identity theft event.

• Buildings and Contents

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:

– *Building and Personal Property*

Covers your store, warehouse, other 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.

– *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.

• 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:

– *Employment Practices Liability**

Covers claims, including legal defense costs, for employment-related lawsuits brought against you by your employees or job applicants. A limit of insurance is automatically provided, with higher limits available for an additional premium.

– *Personal & Advertising Injury*

Covers you for offenses you commit in the course of your business, such as libel, slander, disparagement, or copyright infringement in your advertisements.

– *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.

– *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 Coverage

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 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 from knowing you're covered by the business insurance specialist – The Hartford. Or, visit us at sb.thehartford.com for more information.

*Not available in all states.

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.