

# Customized Insurance for Dry Cleaners

*Protection to keep your business running smoothly*



## **Protecting Your Investment**

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

If a fire in your building shut down your business for two months, would your insurance pay for lost income and temporary store 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. By offering you coverages that may not be available in many 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:

- **Business Income Extension – 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.

- **Computers and 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.

- **Dependent Property**

Protects your business from losses caused by a covered loss at a dependent property.

- **Employee Dishonesty**

Covers your business for loss of money or your property resulting from dishonest acts committed by your employees.



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

- **Bailees Customer Goods**  
Provides reimbursement for direct loss or damage to customers goods as a result of a covered cause of loss.
- **Hired Auto & Non-Owned Auto**  
Provides coverage for damages you are legally obligated to pay due to bodily injury or property damage that occurs during the use of hired or non-owned vehicles used in your business.

### **Spectrum Core Coverage**

When your business is protected by Spectrum, you'll be covered for a wide range of property and liability risks specific 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.
  - **Business Income and Extra Expense**  
Reimburses you for your actual loss of business income for up to 12 consecutive months during the period of restoration following a covered loss to your property. Extra expenses needed to continue your operations, such as renting a temporary storefront, 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:
  - **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.
- **Fire Legal Liability**  
Protects your business against claims of damage due to fire or other covered losses caused by you to premises that you rent.

### **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.
- **Umbrella**  
Provides you with up to \$10 million of liability protection over and above the limits of other specified liability policies, including automobile liability, in your business program.
- **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](http://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.