

Customized Insurance for Retail Florists

Insurance arranged to complement your business.



Protecting Your Investment

As a florist, you try to make sure everything you do for your clients is just right. After all, you provide a perishable service at important times in your customers' lives. If your wedding arrangements arrive at the wrong address, or hours too late, causing your customer to suffer a monetary loss, would your insurance cover that error? What if your refrigerated equipment broke down on February 13? At The Hartford, we are focused on protecting your business, and our small business insurance for florists is truly designed with you in mind. This customized program offers you coverage that addresses your unique needs – coverage that may not be available in many other policies.

Planned for Your Needs

The Hartford's small business insurance package, called Spectrum, has core business coverage that is second to none. But we have also bundled important protection into optional packages that answer specific business needs. Talk to your agent about the Florist Services Stretch®, which was created just for businesses like yours. It provides key coverages for a fraction of the price you would pay to buy them individually. Here are some examples:

- **Seasonal Increase**

Automatically provides an increase to your insurance limit of up to 35% for business content to cover seasonal variations in your inventory or supplies.

- **Temperature Change**

This coverage protects against the direct loss of perishable stock caused by a change of temperature resulting from an interruption of electrical power beyond your control, or the mechanical breakdown or failure of a stationary heating plant or refrigeration or cooling apparatus.

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

- **Florist Errors and Omissions Liability**

Provides coverage for errors, mistakes, or misdelivery in the course of your business operations.

- **Dependent Properties – Major Suppliers and Anchor Stores**

Protects you against loss of business income that occurs because a major supplier cannot provide you with the supplies you need for your business following a covered loss to their property. It also protects you against loss of income in the event your anchor store is not able to conduct business for a period of time due to a covered loss at their property.

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 of the basic coverages provided by Spectrum:

- **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.

- **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:

- **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.

- **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.

- **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.

- **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.

- **Employment Practices Liability***

Covers claims, including legal defense costs, for certain 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.

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, 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 Coverage**

Provides up to \$10 million of additional liability protection.

- **Workers' Compensation**

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. The Hartford has nearly 200 years of experience insuring American businesses. We know the coverages your business needs, and have bundled them together for your convenience – and for substantially less than they would cost separately.

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.