

Customized Insurance for Pharmacists

Protection to keep your business running smoothly.



Protecting Your Investment

You've worked hard to become a successful pharmacist. From writing the business plan, to providing valuable health advice to your customers, you have labored over every detail to ensure the success of your business. Wouldn't it be comforting to know that your insurance company has been as thorough in designing coverage to protect your assets? 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. For example, Pharmacies are automatically protected by this important coverage:

- **Professional Liability**

Provides coverage for pharmaceutical professional services. Call your local Hartford agent for details.

We have also bundled important protection into optional packages that answer specific business needs. Talk to your agent about our Drug Store Stretch, which was created for businesses like yours. It offers key coverages for a fraction of the price you would pay to buy them individually. Here are some examples:

- **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.

- **Laptop Computers (Worldwide Coverage)**

Extends property coverage to your laptop, palmtop, and similar portable equipment and accessories anywhere in the world, including while in transit.*

- **Employee Dishonesty**

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

*Not covered if checked as baggage.



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- **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.

- **Transit – Property in the Care of Carriers for Hire**

Provides coverage for loss or damage to your property or your client's property while shipped by a common carrier.

- **Valuable Papers and Records**

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

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:

- **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:

- **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 temporary office 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 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.

- **Products and Completed Operations**

Covers you against injuries or damages to others caused by the products you sell.

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.

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.