

Property Choice[®]— Simply The Best

Insurance coverage for midsize businesses

When it comes to property insurance for your business, you want to keep it simple. You don't want to spend time wading through complex language to figure out what's covered – and what isn't. You don't want several different contracts to get the coverage you need. You want a single contract – one that's easy to read and navigate – from a single source. It's that simple.

That's why we developed Property Choice – a simple yet thorough business property insurance program flexible enough to meet the needs of just about any business. With Property Choice, you get one policy, one bill, one agent and one company. And, what's more, you get coverage that's broader in many ways than the industry standard, with key coverages such as equipment breakdown and Internet-related exposures built right into the policy.

Here are just some of the valuable coverages that make Property Choice simply the best:

- Accounts Receivable
- Business Travel and Sales Representative Samples
- Claim Expenses
- Debris Removal
- Electronic Vandalism
- Equipment Breakdown
- Expediting Expense
- Fine Arts
- Inflation Guard
- Newly Acquired Property
- Ordinance or Law
- Pollutant and Contaminants Cleanup
- Tenant Lease Coverages

- Transit
- Unnamed Premises
- Utility Services

The Total Insurance Solution

At The Hartford, we pride ourselves on our ability to provide insurance solutions for a broad range of businesses and tailored for specific industries.

With Property Choice, you get access to one of the industry's broadest property policies. You can take advantage of the SPICE[®] (Supplemental Property Insurance Coverage Endorsements) coverages offered in our individual industry practices.

And, Property Choice includes many coverages that would require separate policies with other carriers. Equipment Breakdown coverage is built-in. Common Inland Marine coverages such as Property in Transit, Fine Arts or Computer protection are automatically included in Property Choice.

You can also purchase our Business Interruption coverage to protect your bottom line. With Property Choice, your choices are simple, and your limits are flexible. If your needs change, you can increase limits or add options. It's simplicity at its best.



Equipment Breakdown

Our built-in Equipment Breakdown coverage includes jurisdictional inspections where required – at no charge to you, our customer. These inspections are conducted by Hartford Steam Boiler Insurance and Inspection Company, a highly respected leader in the industry. And we take our coverage a step further by providing coverage for CFC refrigerants, hazardous substance cleanup, spoilage and expediting expenses.

Electronic Vandalism

Because computer technology is such an integral part of business today, most companies need a higher level of insurance protection against technology-related risks. That's why Property Choice automatically includes this industry-leading package of coverages specifically designed for traditional companies that are integrating technology and the Internet into their existing business practices.

Our built-in Electronic Vandalism coverage extends our property and business income protection to include direct physical damage to computer equipment, media, data and software caused by viruses, hackers and other attacks.

With our Business Interruption coverage, you are protected against loss of business income as a result of cyber-attacks.

Business Interruption

The Hartford's Property Choice product also offers optional Business Interruption coverages that protect your income stream in case of covered loss. The Property Choice Business Interruption options include:

- Special Business Income Coverage – which combines loss of income coverage and extra expense coverage which can arise from a loss.
- Business Income Coverage – for those Insureds who just want income coverage.
- Professional Business Income Coverage – designed for business professionals.
- Extra Expense Coverage for those Insureds who just want expense coverage.

Combined Additional Protection

We offer an additional blanket CAP limit that can be used when a loss exceeds the policy limits for any of the listed CAP options. This provides important protection for your business.

Property Choice Combined Additional Protection (CAP) includes:

- Accounts Receivable
- Building and Business Personal Property, including Valuable Papers and Electronic Data Processing Media
- Debris Removal
- Employee Personal Effects
- Fine Arts
- Leasehold Improvements
- Legal Liability – Building
- Outdoor Trees
- Pairs and Sets

Ocean Companion

Our optional Ocean Companion endorsement further simplifies your business by adding ocean cargo and international air coverage for businesses whose international shipments have an annual value of \$5,000,000 or less. With most other carriers, this marine coverage requires the purchase of a separate policy.

Simplify ... With Property Choice

Property Choice is simply the best. It combines the comprehensive protection you need with the simplicity you want. Compare Property Choice to the competition and you'll see why our product continues to set the standard in the industry. It's just one more way The Hartford is putting our strength to work for our customers.

The Hartford offers a total insurance solution that can also include general liability, automobile coverage, workers' compensation, umbrella and international.

If you want more, up-to-date information about how The Hartford can protect businesses like yours, visit our web site, mb.thehartford.com or contact your Hartford agent or broker.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.