

# Customized Insurance for Real Estate Appraisers

*How much is your insurance protection worth?*



## **Minimize Your Risk**

Whether your appraisal is the result of a divorce settlement, in response to an insurance claim, or for some other purpose, your clients depend on a high degree of skill, accuracy and integrity in the work you do. You look for the same qualities in your insurance carrier to be sure you have coverage you can count on. The Hartford is a leader in insuring professional services just like yours. We make it our business to understand the specific needs of your practice, and provide you with customized insurance coverage.

If your appraisal reports were stolen, would your insurance cover the expense of the time it takes to research and re-create all the photos, sketches and written information included in each report? 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?

## **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.

- **Laptop Computers (Worldwide Coverage)**

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

- **Personal Property Off Premises**

Protects your business property up to a set amount for losses that occur while in transit in a motor vehicle that you own, lease or operate, or while at a premises that you do not own or lease.

\*Not covered if checked as baggage.

- **Valuable Papers & 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.

In addition, you have the option to buy this important coverage:

- **Umbrella**

Provides you with up to \$10 million of liability protection over and above the limits of other policies in your business program. This protection can include your commercial autos in addition to your 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:

- **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**

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.

- **Money and Securities**

Protects you at or away from your premises for stolen, destroyed or lost money and securities used in your business.

- **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:

- **Property Damage to Property of Others**

Provides protection for property damage caused by you or your employees to property of others.

- **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.

- **Defense Costs**

Pays legal expenses for liability claims brought against your business regardless of who's at fault.

## **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](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.