

Small Business Insurance
Liability and Property Coverage

SPECTRUM® POLICY HIGHLIGHTS

The Hartford offers some of the broadest liability and property coverages in the industry! With our strong appetite for hundreds of business classes, plus our essential core protection, valuable coverage extensions and high limits where they're needed most, The Hartford's property and liability coverage can help you meet the needs of your small and larger small business customers.

Liability Coverage	Limits
BUSINESS LIABILITY COVERAGE	
Per Occurrence Limits	\$1,000,000 Basic per Occurrence Limit with \$300,000, \$500,000 and \$2,000,000 options available
Aggregate Limits	Aggregate Limits are double the per Occurrence Limits – \$2,000,000 Basic Aggregate Limit with \$600,000, \$1,000,000 and \$4,000,000 options available
Medical Expenses	\$10,000 per person
Newly Acquired Organizations	180 Days
Fire Legal Liability	Limit is the same as per Occurrence Limit for business liability up to \$1,000,000
Automatically Covered under Business Liability Form	<ul style="list-style-type: none"> • Employees and Volunteers included as insureds • Broad Form Additional Insured includes subsidiaries in which greater than 50% of voting stock is owned by the Named Insured • Broad Form Vendors as required by written contract or written agreement • Defense Costs outside of the Limits of Insurance • Mental Anguish resulting from bodily injury, sickness or disease • Non-Owned watercraft under 51 feet • Insurance is primary for Additional Insureds when required by contract • Per Location Aggregates included • Personal and Advertising Liability includes coverage for discrimination or humiliation (other than employment-related) • Property Damage to borrowed equipment not being used to perform operations at the job site • Unintentional failure to disclose hazards • Waiver of Subrogation
OPTIONAL BUSINESS LIABILITY COVERAGES	
CyberFlex Coverage	Provides expanded coverage for Internet-related personal and advertising injury
Umbrella	\$1,000,000-\$10,000,000 Limits of Insurance available as options; \$10,000 SIR applies
OTHER LINES OF BUSINESS	
<ul style="list-style-type: none"> • Commercial Automobile • Workers' Compensation 	

Does not provide a complete description of all coverage capabilities offered under Spectrum.
For complete details, see the online Product Manual and Sales Center at <http://ebc.thehartford.com>.

Property Coverage

Limits

BUILDING

Building Glass	Included under Building Definition
Coverage Definition	1,000 ft

BUSINESS PERSONAL PROPERTY

Employee Tools	Included
Personal Property of Others	Included; a separate limit of insurance may be purchased
Tenant Improvements & Betterments	Included; a separate limit of insurance may be purchased

ADDITIONAL COVERAGES

Building Limit Automatic Increase	8% annualized
Collapse	Up to Covered Property Limits
‡Debris Removal	25% of covered damage; additional limit of \$10,000 included with optional limits available up to \$75,000
Equipment Breakdown	Up to Covered Property Limits Hazardous Substances: \$50,000 Expediting Expenses: \$50,000 Upgrade Allowance: 125%
Fire Department Service Charge	\$25,000
Fire Extinguisher Recharge	Up to Covered Property Limits
‡Forgery	\$5,000 with optional limits up to \$250,000 available
Glass Expense	Up to Covered Property Limits
Lock and Key Replacement	\$1,000
Money & Securities	\$10,000 Inside/\$5,000 Outside with optional limits up to \$100,000 Inside/\$50,000 Outside
Ordinance or Law Coverage	Undamaged Portion: \$25,000; Coverage up to full Building Limit available as an option Demolition Cost: \$25,000; Increased limit available as an option Increased Cost of Construction: \$25,000; Increased limit available as an option Tenants Improvements and Betterments: \$25,000
Pollutants and Contaminants	\$15,000
Preservation of Property	45 Days
Theft Damage to Building	Up to Covered Property Limits
Water Damage, Other Liquid, Powder or Molten Material Damage^ø	Up to Covered Property Limits
Business Income	Actual Loss Sustained up to 12 Months (specified limit coverage may be required for selected classes or programs) No Waiting Period
Extra Expense	Actual Loss Sustained up to 12 Months (specified limit coverage may be required for selected classes or programs)
Civil Authority	Actual Loss Sustained up to 30 days*
‡Extended Business Income	30 days with option to increase to longer periods (up to one year)
‡Business Income from Dependent Properties	\$5,000 with optional limits up to \$500,000 available
Tenant Glass	\$25,000
Leasehold Improvements	\$25,000
Lease Assessment	\$2,500

COVERAGE EXTENSIONS

‡Accounts Receivable	\$25,000 On-Premises; \$25,000 Off-Premises with optional limits up to \$2,000,000 available
Arson and Theft Reward	\$10,000
Data and Software	\$10,000
Garage, Storage Buildings and Appurtenant Structures	Building: \$50,000 Business Personal Property: \$5,000

* 72-hour waiting period

‡ Denotes coverage options commonly covered under one of the Stretch endorsements

ø This is not flood coverage

Property Coverage *(continued)* Limits

COVERAGE EXTENSIONS (continued)

‡Newly Acquired or Constructed Property	Building: 25% of Building Limit up to \$500,000 Business Personal Property: \$250,000 Business Income: \$50,000 Maximum 180 Days Higher Limits available under the Spectrum Stretch Endorsements
‡Outdoor Property	\$10,000 Aggregate/\$1,000 per tree, shrub or plant; Radio and Television Antennas, including Satellite Dishes – \$2,000
‡Personal Effects	\$10,000
‡Property Off-Premises	Building: \$5,000 Business Personal Property: \$2,500 Optional limits up to \$100,000 available; Includes property in transit in owned vehicles
‡Valuable Papers and Records: Cost of Research	\$25,000 On-Premises; \$25,000 Off-Premises with optional limits up to \$2,000,000 available

LIMITS OF INSURANCE

Business Personal Property: Seasonal Increase	25% with options of up to 50% available
--	---

DEDUCTIBLES

Standard Property Deductible	\$500 with options of \$250, \$1,000, \$2,500, \$5,000, \$10,000, and \$25,000 available Deductible applicable to Additional Coverages and Coverage Extensions unless otherwise stated: \$250
-------------------------------------	--

OPTIONAL PROPERTY COVERAGES

∅‡Backup of Sewers and Drains	Options up to \$100,000; Stretch forms may add coverage up to Covered Property Limits
‡Business Income Extension for Off-Premises Utility Services	Limits of \$25,000, \$50,000, \$75,000 or \$100,000 available, subject to a 12-hour waiting period for Spectrum
‡Computer Fraud	Options of up to \$100,000
‡Computers/Media	Options of up to \$2,000,000 – 12-hour waiting period applies to business income loss due to viruses
Electronic Vandalism	
Web Site/Internet Services	\$50,000 – 12-hour waiting period applies
Denial of Service	\$10,000 – 12-hour waiting period applies
Web Site Vandalism	\$2,500
Good Faith Advertising	\$5,000
Earthquake Coverage	Full and Sub-Limit capabilities available for Spectrum
Earthquake Sprinkler Leakage Coverage	Full and Sub-Limit capabilities available for Spectrum
‡Fine Arts Coverage	Options up to \$500,000; \$25,000 maximum limit per item
‡Off-Premises Utility Services: Direct Damage Coverage	Options up to \$50,000
Product Recall and Replacement Coverage	Options of \$25,000/\$50,000, \$50,000/\$100,000, \$100,000/\$200,000 and \$250,000/\$500,000 available
Scheduled Property	Cameras, Cellular Phones, On-Premises Personal Property, Catering, Musical Instruments
‡Signs Away from the Premises – Outdoor Signs	Available
‡Temperature Change	Options up to \$100,000; Up to \$250,000 for Food Processors Classes
‡Transit Property in the Care of Carriers of Hire	Options up to \$100,000

‡Denotes coverage options commonly covered under one of the Stretch endorsements

∅ This is not flood coverage



1687 Merrick Avenue, P.O. Box 704
Merrick, NY 11566
Phone: 516.546.5500
Fax: 516.546.5535
Web: www.saiinsurance.com