

# WE'LL FOCUS ON PROTECTING YOUR BUSINESS. SO YOU CAN FOCUS ON YOUR CLIENT'S DEADLINE.



## WHY THE HARTFORD?

WE WORK TO EARN YOUR TRUST AND CONFIDENCE WITH EVERY INTERACTION.

Customers give us 4.8/5.0 stars for their claim experience<sup>1</sup>

More than one million small business owners trust The Hartford to insure their business

We've been recognized by the Ethisphere Institute as one of the World's Most Ethical Companies, 12 times<sup>2</sup>

★★★★★  
4.8 STAR CLAIMS  
EXPERIENCE

1M+  
SMALL BUSINESS  
CUSTOMERS

2020  
WORLD'S MOST  
ETHICAL  
COMPANIES<sup>™</sup>  
WWW.ETHISPERE.COM  
12 TIME HONOREE

## BUSINESS OWNER'S POLICY

Most small advertising, graphic design and media services purchase a Business Owner's Policy (BOP). It can help protect your business in much the same way that a homeowners policy helps protect your home and personal possessions. The Hartford's Business Owner's Policy includes:

- **Business Property** insurance to help protect the property you own, lease or rent.
- **Business Liability** coverage to help protect your business in the event it is responsible for causing harm to a person and/or damage to property.
- **Business Income** coverage to help protect lost income when a business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss.

## OPTIONAL COVERAGES ADVERTISING FIRMS LIKE YOURS OFTEN BUY

In addition to among the most robust liability and property coverages available, The Hartford also offers a wide range of optional coverages that can help tailor your insurance program. Coverage is available to help protect your business if:

**Accounts Receivable** Your accounts receivable records are damaged by fire or water, for example, and need to be reconstructed.

**Data Breach** Sensitive personal information (e.g., Social Security numbers) you collect or store on your employees/clients is lost or stolen.

**Valuable Papers & Records** The important paperwork you create such as marketing and creative briefs, scripts, mock-ups and sketches are damaged by water, fire or other unexpected event.

**Electronic Data** Pays to replace or restore electronic data that has been destroyed, corrupted or made inaccessible by a computer virus or covered cause of loss. Coverage applies on a policy year basis (similar to an annual aggregate).

**Interruption of Computer Operations** Helps cover the loss of business income and incurred extra expenses when the policyholder is unable to operate their business due to the destruction or corruption of electronic data caused by a computer virus or covered cause of loss. Coverage applies on a policy year basis (similar to an annual aggregate).

**Hired & Non-Owned Auto** You're sued for bodily injury or property damage caused by a vehicle: a) not owned by your business while used on company business; or b) you hire, rent or borrow for business purposes.

**Stretch®** Many optional coverages offered by The Hartford are also available in cost-effective packages called Stretch.® This gives you the flexibility to customize your insurance program while offering good value for your insurance dollar.

**OUR OPTIONAL COVERAGES DON'T STOP HERE.** To view additional coverages purchased by your industry, check out our [coverage identifier](#).



## WORKERS' COMPENSATION

Your advertising business depends on your employees. You want your employees to receive the care they need if they get sick or hurt on the job. It's why for more than a century, The Hartford's workers' comp program has set the standard for value, innovation and injured worker care. Our claim management programs promote better outcomes and help return employees to work quickly. This helps keep medical costs low, which could have a positive impact on future premiums. And don't forget our Broad Form Endorsement, which is added to all workers' comp policies, at no additional cost. It includes six additional coverage features that add value beyond the industry standard.



## BUSINESS AUTO

Our Business Auto coverage is another example of the superior value we deliver to you. Our Broad Form Endorsement is included on all policies and features 19 coverage enhancements. In addition, our Fender Bender and Accident Forgiveness Programs reward customers for making safe choices, which may help control premium costs.

**PROTECT YOUR ADVERTISING AGENCY** with customized coverage from The Hartford. Talk to your rep today.



Property  
Liability  
Workers' Comp  
Business Auto

<sup>1</sup> Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

<sup>2</sup> World's Most Ethical Companies, Ethisphere Institute (2008-2012, 2014-2020).

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.