

WHEN IT COMES TO CUSTOMIZED BUSINESS COVERAGE, LOOK TO US FOR THE BLUEPRINT.



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 experience²

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 times³

★★★★★
4.8 STAR CLAIMS
EXPERIENCE

1M+
SMALL BUSINESS
CUSTOMERS

2020 WORLD'S MOST
ETHICAL
COMPANIESTM
WWW.ETHISPHERE.COM
12 TIME HONOREE

BUSINESS OWNER'S POLICY (BOP)

A BOP can help protect your architecture and engineering firm in much the same way that a homeowners policy protects your home and personal possessions. The Hartford's BOP combines these essential coverages to provide a cost-effective solution to help safeguard your business:

- **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 if your business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss

OPTIONAL COVERAGES YOU'RE SURE TO FIND AESTHETICALLY PLEASING¹

Business Income for Essential Personnel Helps cover lost business income and extra expenses (e.g., overtime or new training courses) incurred when business operations are impacted due to the sudden and unexpected absence of an employee for any reason other than resignation, termination or retirement. For example, one of two architects at a firm is called for jury duty and gets selected to serve on a lengthy trial. While she's out, the business is forced to hire a temp to cover her work.

Business Income for Cloud Service Interruption Helps pay for lost income if you need to suspend or slow business operations because of an unplanned and unannounced interruption in your cloud service.

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).

Data Breach Helps cover the cost of things like complying with notification requirements to affected individuals, and credit monitoring (when warranted) if sensitive customer information is lost or stolen. Available options can help protect against loss of income and help pay for extortion or ransom payments associated with a data breach threat.

Fraudulent Transfer Helps pay for loss of money, securities and other property resulting from fraud committed through any electronic, telegraphic, cable, teletype, telefacsimile or telephone instruction. It also helps cover the loss of money and securities caused by fraudulent instruction to a financial institution (e.g., a bank).

Stretch® Many optional property coverages offered by The Hartford are available separately or in cost-effective packages called Stretch. You can easily tailor a program to meet the specific needs of your business.

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



WORKERS' COMPENSATION

For a small business like yours, one employee's absence can be felt by the whole team. It's why, for over a century, The Hartford's workers' comp program has set the standard for injured worker care, helping employees quickly return to health and productivity. The Hartford also offers XactPay,⁴ which allows you to pay your workers' comp policy premiums based on actual payroll instead of last year's headcount, helping to manage your cash flow.



PAYROLL BILLING

Help improve the cash flow of your business.

- ZERO down payment
- NO monthly billing or finance fees
- NO service charges
- NO more late payments
- MINIMAL audit adjustments



BUSINESS AUTO

The Hartford's policy combines innovative product features, safe choice discounts and exceptional claim service. Our Accident Forgiveness Program recognizes that "bad things happen to good people." So customers with safe driving records aren't penalized for "nuisance" claims or charged for an accident if they've been claim free.



24/7 MY ACCOUNT ACCESS

My Account offers 24/7 policy access to a number of simple services anytime, and anywhere it's convenient.

- Pay online, there's even AutoPay so you'll never miss a payment
- Go paperless to receive documents and statements via email
- Send us documents electronically with our easy upload feature
- Get most Certificates of Insurance instantly
- File a claim at your convenience
- Track status and payments with real-time updates

MAKE SURE YOUR FIRM IS FULLY PROTECTED.

Reach out to your rep today for a customized coverage plan.



¹This is not intended to be an exhaustive list of available endorsements.

²Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

³World's Most Ethical Companies, Ethisphere Institute (2008-2012, 2014-2020).

⁴This product may be covered by one or more pending or issued patents, including U.S. Patent 8,112,333, U.S. Patent 8,355,971, U.S. Patent 8,452,623 and U.S. Patent 8,515,787.

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.

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Property

Liability

Workers' Comp

Business Auto