

# HAVING THE RIGHT INSURANCE COVERAGE IS A BEAUTIFUL THING.



## 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 14 times<sup>2</sup>



## BUSINESS OWNER'S POLICY

You're in the business of making people look and feel good. Our Business Owner's Policy (BOP) can do the same for you. It helps protect your business in a few different ways:

- **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.

## EXAMPLES OF OPTIONAL COVERAGES COSMETICS AND BEAUTY SUPPLY STORES LIKE YOURS OFTEN BUY

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

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

**Employment Practices Liability (EPL).** Provides coverage if you're sued by an employee, patron or vendor alleging discrimination, sexual harassment, wrongful termination or other types of claims relating to your employment practices.

**Franchise Upgrade.** Helps pay additional costs a franchisee may incur to upgrade damaged property to franchise standards following a covered loss.

**Electronic Media Liability.** Provides personal and advertising liability protections to activity on your website or social media accounts.

**Employee Dishonesty.** Provides coverage if an employee steals money, securities or other property owned by your business.

### Electronic Data and Interruption of Computer Operations.

Pays to replace or restore electronic data that has been destroyed, corrupted or made inaccessible by a computer virus or covered loss, and any loss of business income.

**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,<sup>3</sup> 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

## PROTECT YOUR COSMETICS AND BEAUTY SUPPLY STORE WITH OUR CUSTOMIZED COVERAGE.

Talk to your rep today.



**THE  
HARTFORD**

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" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

<sup>3</sup> This 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 AZ, CA, NH, TX and WA, 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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