

When revenue stops, income protection can keep a business going.

► Spectrum®

For small businesses, any length of time without revenue is too much. No matter how it happens, the harm can be significant without the right protection. We can help you keep the doors open for your small business customers with our broad range of optional business income coverages.

Designed specifically to help protect the income of small businesses after a loss, you can easily add these coverages to our Spectrum® Business Owner's Policy (BOP). Our business income options can help you:

- **Save time** – with our fast, easy quoting
- **Deliver innovative protection** – to meet the emerging risks small businesses face
- **Provide convenience** – with one simple policy and the convenience of one bill

And we continue to advance our Spectrum BOP to help meet your customers' changing insurance needs.

Our Business Income Coverage

Innovative coverage options easily added by endorsement to the BOP

- Business Income for Essential Personnel
- Business Income & Extra Expense Coverage for a Data Breach¹
- Business Income for Off-premises Operations (included in the Stretch®)

Unique coverage features, such as only a 12-hour waiting period before coverage begins if income is lost due to an interruption in off-premises utility services (e.g., power, water or communications services)

Base Policy Coverage

Coverage Basis

- Actual Loss Sustained (ALS): No dollar limit
 - » Time limit in the number of months allowed – 6 to 24 months, default of 12 months
 - » Included for most classes; option to exclude
- Actual Loss Sustained (ALS): No dollar limit
 - » Required for certain classes; available as an option for many others

Duration

6-24 months Business Income & Extra Expense+45 days Extended Business Income, which covers reasonable and necessary expenses to minimize duration of suspended operations, e.g., setting up a temporary location or renting/leasing business equipment on a temporary basis.

continued

Includes Coverage for Lost Income Resulting from:

- Civil Authority
 - » Waiting Period: 72 hours
 - » Limit: 30-180 days
- Dependent Properties
 - » Waiting Period: matches the selected waiting period for Business Income
 - » Limit: \$5K per occurrence; optional limits are available from \$10K to \$500K
- Interruption of Computer Operations
 - » The maximum period of restoration matches the period of restoration selected for Business Income; this coverage is subject to a per policy year limit, similar to a general aggregate limit
 - » Waiting Period: 12 hours to 72 hours, default of 12 hours
- Limit: \$10K per policy year included when Property coverage is purchased; increased limits are available via Stretch; additional optional limits are available from \$10K to \$500K (higher limits may be available)

Optional Coverages

Business Income Extension for Essential Personnel – Helps cover lost business income and extra expenses (e.g., overtime) 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.

- Waiting Period: None (the employee must be absent for 30 consecutive days to trigger coverage)
- Optional limits of \$25K, \$50K and \$100K
- Any full-time employee can qualify as an essential employee (other than the owner of a sole proprietorship)
- There's no need to schedule the essential personnel on the policy
- There's no need to obtain medical histories on the employees in order to write this coverage

Business Income Extension for Off-premises Operations (available in Stretch options) – Helps replace lost business income if a business needs to suspend operations because covered business property was damaged or destroyed while away from the business' premises.

- Waiting Period: matches the waiting period selected for Business Income
- Limits: \$25K, \$50K, \$100K, \$150K

Business Income Extension for Off-premises Utility Services² (available in Stretch options) – Helps replace lost business income if a business needs to suspend operations due to the direct physical loss of power, communication or water services occurring away from their premises.

- Waiting Period: 12 hours
- Limits: \$25K, \$50K, \$100K, \$150K
- Coverage includes all utility services (power, water, communications) and overhead transmission lines

Business Income from Dependent Properties² (in the Property Base coverage and available in Stretch options) – Helps replace lost business income if a third party they rely on for a large portion of their income, or to help generate that income (e.g., anchor store, customer, supplier or manufacturer) is unable to purchase services or goods or provide products or inventory due to a covered property loss at their location.

- Waiting Period: matches the waiting period selected for Business Income
- Limit: \$500K maximum

Business Income Extension for Electronic Vandalism – Helps cover the loss of Business Income, as well as incurred Extra Expenses, for certain exposures associated with conducting business via the internet. Losses can include: Physical loss or damage to property, located anywhere in the world, that the insured depends on for website and internet service; Denial of Service Attack: the malicious direction of a high volume of worthless inquiries to website or email destinations, effectively denying or limiting legitimate service; and, the willful or malicious alteration of the insured's website, without the insured's knowledge or consent.

- Subject to one limit with options ranging from \$10K to \$500K
- The waiting period can vary from 12 hours to 72 hours

Extended Business Income² – Helps replace lost business income if, after resuming operations following a loss, the business is unable to regain the income level that existed prior to the loss.

- Automatically included with Business Income for 45 days. The Stretch increases the duration depending on which option is selected.

Industry-specific Options

Business Income for Food Contamination

- Available for any class of business; recommended for Restaurants, Florists, Food Processors/Wholesalers, Cooking Schools and Food Retailers
- Limit options range from \$10K to \$500K, the waiting period matches the Business Income waiting period

Business Income Daily Limit Options

- Available for any class of business; recommended for Veterinarians, Pet Groomers, Medical Offices, Dental Offices and Recording Studios
- Limits range from \$500 to \$20K per day with the duration ranging from 15 days to 12 months, the standard duration is 15 days

Quote our BOP with business income options today.



¹ Provides business income and extra expense coverage if business operations are slow or temporarily suspended due to a covered data breach. Requires the purchase of data breach coverage from The Hartford.

² Coverage is also included in our Stretch® endorsements.

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 Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license #8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates. One Hartford Plaza, Hartford, CT 06155.

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