



## Business interruptions can happen. Income loss doesn't have to.

### ► **Spectrum®**

Your business probably relies on some type of business property. If something like a fire, theft, power outage or cyberattack damages your property, it could hurt your income. Business income coverage helps keep money coming in so you can pay bills, employees and other costs until your business is running again.

#### **Our business income protection offers:**

- **The simplicity of one policy** with the convenience of one bill
- **Innovative coverage options** that address a wide range of business income risks from a data breach<sup>1</sup> to damage or destruction of business property that happens away from your business' premises
- **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)

#### **Coverage Options**

**Business Income 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.

**Example:** The office manager of a business is called for jury duty and gets selected to serve on a lengthy trial. While he's out, the business is forced to hire a temp to cover the work.

**Business Income for Off-premises Operations** 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.

**Example:** You're unable to operate your business because a tool or piece of equipment you rely on was damaged away from your office, like at a job site or client's location. Or, if you decide to rent a replacement for the damaged equipment while it's being repaired, extra expense coverage will help cover the cost of the rental so you can continue operations.

**Business Income for Off-premises Utility Services** 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.

**Example:** You're forced to close for two days after a storm downs power lines, leaving your business without electricity.

## Coverage Options *Continued*

**Business Income from Dependent Properties** helps replace lost business income if a third party you rely on for a large portion of your 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.

### Examples: Assume you own a ...

- Deli in a strip mall that is also home to a major retailer. Many of the retailer's employees and customers make up a large portion of your revenue. Think about what could happen to your income if this retailer had to shut down for four weeks to repair damage from a fire.
- Salon that generates ~20% of its income from sales of hair care products and styling tools. Your supplier of these products and tools closes for four weeks to repair damage from a windstorm that demolished a portion of their distribution center, leaving your salon without inventory to sell, which impacts business income.

**Business Income 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.

### Examples:

- Your computer network is hacked, and the hacker posts a message on your site indicating that your business is closed for two weeks for vacation and no online orders will be accepted during this time.
- Your website is not accessible by customers because an attacker has "overloaded" your network with information, and customers are unable to "get in" and make online purchases. This is known as denial-of-service attacks.

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

**Example:** You need to close your retail clothing shop for six weeks for repairs following a fire. Upon reopening, you find customers have begun to shop at competitors' stores. You're finding it difficult to generate the income you were producing before the fire.

Contact your agent and get a quote today.



<sup>1</sup> Business Income coverage is available if your business operations are slow or temporarily suspended due to a covered data breach. Requires the purchase of data breach coverage from The Hartford.

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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