

WE HAVE THE RIGHT COVERAGES TO KEEP UP WITH A GROWING BUSINESS AND PERSONAL SERVICES INDUSTRY.

TARGET STANDARD INDUSTRIAL CLASSIFICATION CODES (SICs)

10611	Day Spas
72611	Funeral Directors
65871	Tax Preparers & Bookkeepers
42791	Telemarketing
65881	Business and Management Consulting
72311	Salons and Barber Shops
73951	Photo Labs
72211	Photo Studios
65871	Pet Grooming Services

Visit our [Appetite Guide](#) accessible through the EBC, for a complete list of eligible classes.

DEFINITION

Maximum Property Values

- \$20M per location
- \$40M policy total

Maximum Sales Values

- \$30M per location
- \$40M policy total

The demand for business and personal services hasn't changed. However, the coverage these businesses need has. Greater reliance on technology for business processes and recordkeeping and an increase in cyber attacks pose real threats. Our broad range of optional coverages helps protect against these risks and many more. A flexible approach ensures a customized solution each and every time.

WHAT GOOD LOOKS LIKE

What businesses would we write when it comes to risk? Those with:

- Limited off-premise driving exposure with local or intermediate travel distances. MVR program with scheduled vehicle maintenance for larger risks.
- Workers that are trained in handling job site hazards such as working around heavy equipment and road traffic.
- A formal ergonomic program in place for work stations to limit repetitive motion injuries.
- Quality premise exposure (good housekeeping, modern well-lit facility).
- Exterior walkways and parking lots that are maintained and well-lit.

SPECTRUM® BUSINESS OWNER'S POLICY (BOP)

OPTIONAL COVERAGES



KEY PROPERTY COVERAGES

- **Business Income for Cloud Service Interruption** helps replace lost income if the business is affected by a sudden and unexpected interruption in cloud service. No other carrier currently offers this coverage on a BOP.
- **Business Income for Essential Personnel** provides protection when the sudden and unexpected absence of an employee, like a physician or practice manager, results in loss of business income.
- **Employee Tools & Equipment** automatically includes employees' tools and equipment used in the business within the definition of Business Personal Property.
- **Stretch® Endorsement** provides broader property protection, with coverages that apply to all industries and allow for customization. There are four different levels, with blanket limits in each.





KEY LIABILITY COVERAGES

- **Data Breach** covers first-party response expenses (e.g., crisis management, notifying impacted parties, public relations and good faith advertising) in the event of a breach. Also available is third-party defense and liability coverage and business income | extra expense coverage.
- **Professional Liability** protects a business if sued by a customer claiming a negligent act, error or omission in the professional services provided by the business.



WORKERS' COMPENSATION

DEFINITION: \$20M Maximum Payroll per policy (where payroll is used as the rating basis)

PAYROLL BILLING – TOP 3 REASONS TO SELL IT:

1. Customers want the **cash flow benefits**
 - **NO** down payment
 - **NO** monthly billing or finance fees
 - **FEWER** audit surprises
2. Agency retention is **3 points higher**¹ on policies with it
3. It's **easy to sell**



BUSINESS AUTO

DEFINITION: Coverage is available to all industries regardless of property values | sales | payroll amounts when supported by a BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

CUSTOMERS CAN SAVE MONEY WITH OUR:

- Anti-lock brakes discount
- Accident Forgiveness program
- Anti-theft devices discount
- Paid-in-Full discount



INVESTING IN TECHNOLOGY TO MEET AGENT NEEDS

A faster, easier quote experience

- Proprietary models prefill key risk characteristics, reducing entry time
- High bindability rates mean even more quotes ready for immediate issue

Process improvements through industry-leading automation and technology

- Agency automation capabilities deliver **seamless integration** with most agency management systems and **streamlined workflows**
- EBC agent portal enables **faster, more accurate processing** of client service requests (e.g., endorsements, billing inquiries) and agency management activities

INVESTING IN DIGITAL TO MEET CUSTOMER DEMAND:

82% of customers think it's important to solve service issues themselves²

MY ACCOUNT offers what customers want. From bill pay to real-time business name changes and certificates of insurance to access to policy documents and more, it's available when they are.

Also consider:

1/3

of My Account service requests occur outside of "normal" business hours. Since My Account is always "open," customers never have to wait.

Encourage customers to register for My Account. You'll deliver a service option they want. And with the Endorsement Tracker tool, you're able to stay current on customers' self-service activities.

QUOTE THE HARTFORD TODAY!



Property
Liability
Workers' Comp
Business Auto

¹ Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2016-2017.

² Parature, 13 Shocking Customer Service Statistics, October 9, 2015.

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