

OUR CUSTOMIZED BUSINESS COVERAGE LEAVES LITTLE ROOM FOR DEBATE.



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



For more than 200 years, The Hartford has delivered flexible business insurance solutions that help law firms like yours meet today's risks and continue to evolve to meet tomorrow's challenges.

BUSINESS OWNER'S POLICY (BOP)

A BOP can help protect your law 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 practice:

- **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 COVERAGES¹ WORTH MAKING A CASE FOR

Cyber Bundle Cyber criminals are constantly using new and sophisticated ways to hack payment systems, access accounts and even steal identities. These four optional cyber coverages can help cover the cost you may incur if your systems were hacked and valuable information was stolen:

- Data Breach
- Business Income
- Fraudulent Transfer
- Business Income for Cloud Service Interruption

Valuable Papers and Records You rely on paper or electronic documents to do your work. This coverage helps research, restore, or replace these documents when they're damaged or destroyed by a covered loss.

Business Income Extension for Off-Premises Utility Services

Helps provide coverage if you need to suspend operations due to the direct physical loss of power, communication or water services.

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 you are unable to operate your 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).

Employee Dishonesty Helps compensate you for a financial loss if an employee steals money, securities or other property owned by your law firm.

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 LAW FIRM IS FULLY PROTECTED.

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



**THE
HARTFORD**

Property
Liability
Workers' Comp
Business Auto

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

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

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

⁴ 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 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.