

# YOUR PATIENTS EXPECT PERSONALIZED TREATMENT. YOU CAN COUNT ON THE SAME FROM US.



## 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, 12 times<sup>2</sup>

★★★★★  
4.8 STAR CLAIMS  
EXPERIENCE

1M+  
SMALL BUSINESS  
CUSTOMERS

2020  
WORLD'S MOST  
ETHICAL  
COMPANIES™  
WWW.ETHISPERE.COM  
12 TIME HONOREE

## BUSINESS OWNER'S POLICY (BOP)

A BOP can help protect your optometry office 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 business:

- **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 COVERAGES FOR RISKS YOU MAY NOT SEE COMING

**Business Income for Interruption of Practice** For many business income claims, this gives you the flexibility to determine how you'll be paid for lost income. You can select:

- A daily limit option between \$500 and \$5,000, which requires less paperwork and doesn't deduct for rescheduled patient appointments; or
- Actual loss sustained (actual amount of lost income)

### Business Income for Cloud Service Interruption

Helps replace lost business income if you need to temporarily close because of an unplanned and unannounced interruption in your cloud service.

**Business Income for Key Personnel** Helps pay for lost business income and extra expenses if your practice's income is impacted by the sudden and unexpected absence of a full-time employee.

**Fraudulent Transfer** Social engineering schemes deceive unsuspecting victims into sharing confidential or personal information for fraudulent purposes. Fraudulent Transfer coverage helps pay for loss of money, securities and other property resulting from fraud committed through any electronic means. It also helps cover the loss of money and securities caused by fraudulent instruction to a financial institution (e.g., a bank).

**Hired & Non-Owned Auto** Provides liability protection if a vehicle not owned by your practice is involved in an accident while being used in the service of your practice. For example, an employee, driving her personally-owned vehicle, has an accident while dropping off your practice's mail at the post office.

**Stretch**<sup>®</sup> Many optional property coverages offered by The Hartford are available separately or in cost-effective packages called Stretch. You can easily tailor a program to meet the specific needs of your practice.

**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 OPTOMETRY PRACTICE** with customized coverage from The Hartford. Talk to your rep today.



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, Ethisphere Institute (2008-2012, 2014-2020).

<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<sup>®</sup> 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.

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