

# YOUR CLIENTS EXPECT PERSONALIZED SERVICE. 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>



## BUSINESS OWNER'S POLICY

Most small barber shops and beauty salons purchase a Business Owner's Policy (BOP). It can help protect your business in much the same way that a homeowners policy helps protect your home and personal possessions. The Hartford's Business Owner's Policy includes:

- **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 when a business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss.

## EXAMPLES OF OPTIONAL COVERAGES BARBER SHOPS OR SALONS LIKE YOURS OFTEN BUY

In addition to among the most robust liability and property coverages available, The Hartford also offers a wide range of optional coverages that can help tailor your insurance program. Coverage is available to help protect your business if:

**Professional Liability.** You're sued by a client claiming you did not cut her hair in the style she requested, causing her to lose a job opportunity.

**Data Breach.** Sensitive personal information (e.g., Social security numbers, bank account information) you collect or store on your employees/clients is lost or stolen.

**Tenant's Legal Liability.** Your landlord sues you because of damage you cause to the property you rent or to a neighboring tenant's property from something as small as a clogged drain, for instance.

**Business Income for Off-Premises Utility Services.** Business income is lost because you need to suspend operations due to the loss of power, water or communication services caused by physical loss or damage to utility company property not on your premises.

**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 the policyholder is unable to operate their 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).

**Stretch®.** Many optional coverages offered by The Hartford are also available in cost effective packages called Stretch®. This gives you the flexibility to customize your insurance program while offering good value for your insurance dollar.

**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 HAIR SALON OR BARBER SHOP WITH CUSTOMIZED COVERAGE FROM THE HARTFORD.

Talk to your rep today.



**THE  
HARTFORD**

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" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

<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® 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.