

The standard for BOP coverage isn't standing still.



Advantages of Quoting Spectrum

- Competitive advantage from product innovations
- Easier selling with enhanced capabilities
- Improved competitiveness across our appetite
- More customer savings possible with added features

Spectrum Transformed

The best BOP in the business is even better, with faster, smarter quoting, broader coverage options, and a greater ability to customize solutions.¹

More Competitive BOP

We've improved our competitive positioning in areas where you told us we could write more, such as:

- Retail, restaurant, real estate, construction, manufacturers and wholesalers accounts
- Building coverage – a necessity for customers who own their building
- One-stop shop – ideal for accounts small to large, including those in our expanded definition

Quote with More Confidence, Strengthen Customer Trust

Using advanced data analytics, we deliver coverage recommendations based on class and risk characteristics, while taking the guesswork out of quoting by:

- Including simple coverage descriptions
- Identifying why each recommended coverage is important
- Prefilling critical characteristics to help you classify business and enjoy a streamlined quoting experience
- Displaying optional, industry-focused coverages in intuitive categories:
 - » Class/industry coverages
 - » Cyber coverages
 - » Employers
 - » Building owners
- Providing transparent pricing, so you can instantly see how much optional coverages cost

Simplified Stretch® Options

Our four industry-neutral Stretch options offer these great enhancements.

- Blanket limits ranging from \$50K - \$500K, for all coverages
- Higher limits as the Stretch level increases
- Stretch grid with a combined view of Base and Stretch coverages

Unique Optional Coverages

Green Upgrade Coverage

Helps cover the additional costs to repair or replace damaged covered property using eco-friendly (green) alternatives, related expenses such as hiring a green accredited design professional, and fees associated with applying for green certification.

Perishable Goods in Transit

Helps cover loss or damage to perishable goods in transit while in the care, custody or control of the policyholder, and the resulting business income and extra expense.

Liability Worldwide Coverage

Expands the coverage territory by removing the provision that the insured's responsibility to pay damages must be determined in the U.S., Puerto Rico or Canada.

Data Breach: Fines and Penalties

Helps protect the policyholder's business if a government agency issues a fine for a data breach that occurred because the insured didn't comply with laws or regulations such as HIPAA (Health Insurance Portability & Accountability Act).

Data Breach: PCI (Payment Card Industry) Loss

Helps protect the policyholder's business if a bank issues a penalty for a data breach that occurred because the insured didn't comply with PCI rules.

Quote Spectrum today.



¹ Changes apply to new business only and aren't yet currently available in all states.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.

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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