

A MUST-HAVE GUIDE TO OUR SPECTRUM COVERAGES AND LIMITS.

Delivering the broad property and liability coverage that businesses need is what The Hartford has done for decades. We continue to advance our Spectrum product so we're consistently delivering industry-leading coverage that helps ensure small businesses will prevail when challenged by the changing face of risk.

Take a close look at these highlights of our Spectrum Business Owner's Policy.

SPECTRUM BOP HIGHLIGHTS		
LIABILITY COVERAGES	LIMIT	
BUSINESS LIABILITY COVERAGES		
Aggregate Limit	\$2M default	
Automatically Included Under Business Liability Form	<ul style="list-style-type: none">• Employees and volunteers - workers as insureds• Subsidiaries in which greater than 50% of voting stock is owned by the named insured as insured• Defense costs outside the limits of insurance• Mental anguish resulting from physical injury, sickness or disease• Operators of non-owned watercraft under 51 feet as insured	<ul style="list-style-type: none">• Personal & advertising injury liability coverage• Property damage to borrowed equipment not used to perform operations at a job site• Blanket Waiver of Subrogation• Newly Acquired Organizations – 180 days
Damage to Premises Rented to You	Up to \$1M	
Medical Expenses (per person)	\$10K ¹	
Per Occurrence Limit	\$1M default	
Optional “per occurrence” limits available	\$300K, \$500K, \$2M	
Optional aggregate limits available	Double the “per occurrence” limit	
OPTIONAL LIABILITY COVERAGES		
Blanket Additional Insured by Contract	Available for all classes	
Data Breach		
First Party Response		
Available Limits	\$10K - \$1M	
Deductible Options	\$1K - \$100K; minimum deductible determined by limit selected	

Third-Party Defense and Liability²	
Available Limits	\$50K - \$1M ³
Deductible Options	\$1K - \$100K; minimum deductible determined by limit selected
Additional Coverage Options	<ul style="list-style-type: none"> • Prior Acts Coverage • Business Income/Extra Expense • Extortion Threats • PCI (Payment Card Industry) Loss • Fines and Penalties
Electronic Media Liability	Provides expanded coverage for internet-related personal and advertising injury
EPLI³	\$25K (per occurrence)/\$25K (aggregate), additional options available up to \$1M
Scheduled Additional Insured Options	Available for all classes
Professional Liability	
Available Limits	\$10K - \$2M ³
Deductible Options	\$0 - \$25K
Additional Coverage Options	<ul style="list-style-type: none"> • Defense in Addition to Limits⁴ • Extended Reporting Period • Prior Acts
Per Location General Aggregate	Applies the general aggregate limit to each location owned by or rented to the named insured
Umbrella	
Available Limits	\$1M - \$10M
Retention (self-insured)	\$10K
Product Recall and Replacement	\$10K (per recall)/\$25K (aggregate), additional options available up to \$500K/\$1M
BUSINESS PROPERTY COVERAGES	LIMIT
BUSINESS PERSONAL PROPERTY	
Employee's Tools	Included
Personal Property of Others	Included; an additional limit of insurance may be purchased
Tenant Improvements & Betterments	Included; an additional limit of insurance may be purchased
ADDITIONAL COVERAGES	
Collapse	Subject to covered property limit
Debris Removal†	25% of the amount paid for covered damage plus \$10K
Equipment Breakdown	Subject to covered property limit
Sublimit: Expediting Expenses	\$50K
Sublimit: Hazardous Substances	\$50K
Sublimit: Upgrade Allowance	125%
Fire Extinguisher Recharge	Subject to covered property limit
Glass Expense	Subject to covered property limit
Limited Fungi, Bacteria or Virus	Limit is \$50K, business income period of restoration is 30 days
Preservation of Property	45 days
Theft Damage to Building	Subject to covered property limit
Water Damage, Other Liquid, Powder or Molten Material Damage £	Subject to covered property limit

COVERAGE EXTENSIONS	
Accounts Receivable ‡	\$25K; optional limits are available up to \$2M
Arson & Theft Reward	\$10K; optional limits are available up to \$500K
Business Income	<ul style="list-style-type: none"> Standard - actual loss sustained (ALS) up to 12 months; other options are available up to 24 months Standard - no waiting period⁵; other options are available up to 72 hours
Business Income for Civil Authority Actions	Actual loss sustained (ALS); standard is 30 days, options up to 180 days are available, 72-hour waiting period applies
Business Income from Dependent Properties ‡	\$5K; optional limits are available up to \$500K; 72-hour waiting period applies
Extended Business Income ‡	Option to increase from 45 days to a 1-year maximum
Extra Expense	Actual loss sustained (ALS) to 12 months; no waiting period ⁵
Fire Department Service Charge	\$25K
Forgery ‡	\$5K; optional limits are available up to \$250K
Garage, Storage Buildings & Appurtenant Structures	\$50K; option to increase up to \$500K
Identity Recovery Coverage for Business Owners and Employees	
Policy Year Limit	\$15K standard; optional limits are available from \$10K to \$100K
Mental Health Sublimit	\$1.5K standard; optional limits are available from \$1K to \$10K
Lost Wages & Child/Elder Care Sublimit	\$250 per day/\$1K max standard; Child/Elder Care sublimit options from \$1K to \$30K
Interruption of Computer Operations	\$10K; optional limits are available up to \$10M; standard waiting period is 12 hours with longer options available
Lease Assessment	\$2,500 standard; optional limits are available up to \$75K
Leasehold Improvements	\$25K standard; optional limits are available up to \$500K
Lock & Key Replacement	\$1K limit included in the base; optional limits are available up to \$50K
Money & Securities	<ul style="list-style-type: none"> Standard limit: \$10K inside/\$5K outside Optional limits include: Up to \$250K inside/\$125K outside
Newly Acquired or Constructed Property ‡ The limits shown below are not independent of one another. For example, when the \$500K limit for Newly Acquired Building is selected, the policy will automatically receive the \$250K Newly Acquired Business Personal Property and \$100K Newly Acquired Business Income and Extra Expense limits.	
Building	\$500K standard; options available from \$500K to \$3M; available when building coverage is included on at least one location
Business Personal Property	\$250K standard; options available from \$250K to \$2M; available when building personal property coverage is included on at least one location
Business Income and Extra Expense	\$100K standard; options available from \$100K to \$1.5M; available when business income and extra expense coverage are included on the policy
Maximum	180 days
Ordinance or Law	
Increased Cost of Construction & Demolition Costs	\$25K; optional limits for undamaged portion include up to \$2M and the option to include within the covered property limit
Undamaged Portion	\$25K; optional limits for undamaged portion include up to \$2M and the option to include within the covered property limit
Outdoor Property ‡	\$10K; optional limits are available up to \$500K
Personal Effects ‡	\$10K; optional limits are available up to \$500K
Pollutants & Contaminants Clean Up and Removal	\$15K
Property Off-Premises ‡	\$5K; optional limits are available up to \$500K
Valuable Papers & Records ‡	\$25K; optional limits are available up to \$2M

LIMITS OF INSURANCE	
Building Limit - Automatic Increase	8%
Business Personal Property - Seasonal Increase	25% of business personal property limit; options up to 50% available
STANDARD PROPERTY DEDUCTIBLE	
Options from \$250 up to \$25K available	
OPTIONAL PROPERTY COVERAGES	
Business Income for Electronic Vandalism	Optional limits are available up to \$500K; waiting period options from 12 to 72 hours
Business Income for Essential Personnel	Optional limits of \$25K, \$50K and \$100K
Business Income Extension for Cloud Service Interruption	Optional limits are available from \$10K to \$500K; waiting period is 12 hours
Earthquake	Full and sublimit options available
Earthquake Sprinkler Leakage	Full and sublimit options available
False Pretense	Optional limits are available from \$5K to \$500K
Franchise Upgrade	25% of the amount paid for covered property damage up to \$500K
Green Upgrades	Limit percentage of loss options up to 100%; limit maximum dollar amount up to \$500K; business income period of restoration up to 180 days
Hired Auto Physical Damage	<ul style="list-style-type: none"> Optional limits are available from \$5K to \$500K Deductible options starting at \$250 up to \$2.5K
Ordinance or Law – Business Income and Extra Expense	Period of restoration extends to include any increased period of time due to the enforcement of an ordinance or law
Perishable Goods in Transit (includes both the perishable goods and the business income/extra expense coverage)	Optional limits for each portion are available up to \$500K
Scheduled Miscellaneous Property	Each item is scheduled individually; the total of all items cannot exceed \$1M
Scheduled Property	<ul style="list-style-type: none"> Camera equipment option and a miscellaneous option (not limited to specific items) The total for all items cannot exceed \$1M
Signs Away From Premises - Outdoor Signs	Optional limits are available up to \$1M
Telephone Fraud	Coverage is subject to a pre-occurrence and a policy year limit with optional limits up to \$500K per occurrence/\$1M policy year limit available

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Liability
Workers' Comp
Business Auto

¹ \$5K limit applies to certain restaurant classes. These classes can purchase \$10K.

² Only available if purchased in conjunction with First-Party Response Expense coverage.

³ Available options may vary by type of business and state.

⁴ Some states require that defense costs be offered in addition to coverage limits. As such, defense in addition to limits will be included automatically with Professional Liability coverage in those states.

[†] Coverage option commonly included under a Stretch® endorsement.

[‡] This is not flood coverage.

[§] Specified limit coverage may be required for selected classes or programs.

In Nebraska and Montana this insurance is written by Twin City Fire Insurance Company and in Washington the insurance is written by Sentinel Insurance Company. Some of the coverages and limits shown in this grid are not available in CA, MT, NE and WA.

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