

FOR SMALL BUSINESS OWNERS,  
IT ALL BEGINS  
WITH A DREAM ...



Protect Your Electrical Construction Business  
With the Leader – **The Hartford**



You've worked hard to build your dream into a business reality. Let The Hartford build a business insurance plan to protect that hard-won business.

We've made it our goal to understand the unique exposures and important issues that need to be considered when customizing an insurance package for a business like yours. And The Hartford has the broad array of coverage products to meet those needs at a competitive price.

### Here's Why You Want The Hartford's Coverage Spectrum® Business Owners Policy

- **You do most of your work off premises.** Most property policies do not provide Business Personal Property coverage away from the insured's premises. Spectrum provides a \$2,500 base limit for a variety of Business Personal Property items including tools, equipment, materials and supplies whether they are at a job site or in transit. The Contractor's Stretch endorsement enhances this offering with \$10,000 of Installation coverage, \$10,000 for Contractor's Equipment and \$1,000 for Contractor's Tools. Higher limits may be available.

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- **Your employees often use their own tools.** When employees' tools are left on the insured's premises, they are covered within the Business Personal Property limit.
- **The price of copper is rising.** Copper theft at job sites is a problem and incidents of employee theft may be an issue. Our Contractor's Stretch endorsement provides Employee Theft coverage for \$25,000.
- **You are tech savvy.** Computer equipment is essential to your day-to-day operations and project management and bid preparation require sophisticated, industry-specific software. Coverage for laptop computers, palmtops and similar equipment is provided under the Contractor's Stretch for \$5,000. The Hartford's Optional Computers and Media form provides coverage for virus damage to computer equipment and software data. Limits are available up to \$2,000,000 on Spectrum.
- **Cell phones are a business necessity.** Spectrum covers cell phones as Business Personal Property. Optional coverage is available up to \$300,000 for mobile cellular phones, beepers and pagers on or away from an insured's premises.
- **Your work can be hazardous for your customers if they have to live or work in a "construction zone." In addition, subcontractors may cause property damage to work in progress.** Spectrum offers some of the broadest business liability coverage in the industry. Medical Expenses Coverage and Damage to the Insureds Work by Subcontractors are both included in Spectrum.

All contractors' policies written by The Hartford are automatically endorsed with a Per Project Aggregate, so the policy's aggregate limits are extended to each of the insured's projects.

## Workers' Compensation

- **Your day-to-day work involves risks.** When injuries occur, they can be catastrophic. The Hartford provides access to over 400,000 healthcare providers experienced in workplace injuries. Network contracts help keep medical expenses and premiums competitive.

This flyer contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Certain coverages, features and credits vary by state and may not be available to all insureds. You should consult the actual policy language and speak with the appropriate Hartford representative if you have questions. In the event of a loss, the terms of the policy issued will determine the coverage provided. Coverages are underwritten by Hartford Fire Insurance Company and its property and casualty affiliates, Hartford Plaza, Hartford CT 06155, CA lic.# 5152.

Possession of this material by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To determine such information, please contact your state's Insurance Department or The Hartford at 1-888-203-3823.

- **Your cash flow can be erratic.** The Hartford offers a convenient way to manage cash flow with XactPAY® our patent pending payroll billing solution for workers' compensation. Benefits to you include no large down payment, pay-as-you-go premium charges based on actual payroll, and mitigation of audit surprises at the end of the policy period.

## Commercial Auto

**The Hartford offers broad auto insurance enhancements** including the extension of physical damage coverage to many types of electronic equipment that is permanently installed and powered by the vehicle's electrical system.

**Many contractors find that it is cost effective to rent heavy power units to enhance a fleet during peak periods of work.** If Comprehensive, Specified Causes of Loss or Collision coverages are provided under The Hartford's commercial auto policy, then we extend Physical Damage Coverage to hired autos. The Hartford provides coverage in excess of the driver's personal auto policy up to the Hired Auto Physical Damage limit. Our Hired Auto Physical Damage limit was recently increased to \$100,000.

## Quality Service Proven for Over 200 Years

The Hartford has been providing quality protection and exceptional customer service for more than 200 years. You can depend on The Hartford to be there when you need us.

Let us help you to protect the business you've built from a dream.

**With The Hartford Behind You, Achieve What's Ahead of You.**

Don't forget to visit our small commercial site at: [sb.thehartford.com](http://sb.thehartford.com)