

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



Protect Your Landscaping 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 Owner's 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.
- **Your work crews tend to come and go.** You may employ part time workers when needed. Incidents of employee theft may be an issue. Our Contractor's Stretch endorsement provides Employee Theft coverage for \$25,000.
- **Because accurate cost estimation is crucial to your work, you may use computers and sophisticated software to aid in cost estimation** and to help cluster jobs and track work in progress. 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.
- **Much of your work involves chemicals.** Spectrum can include a Pollution Exclusion – Limited Exception provision and a Pesticide or Herbicide Applicator Coverage endorsement.

## Workers' Compensation

- **Day-to-day work involves heavy machinery and power equipment.** Although the injury rate for landscapers is in line with other industries, when injuries do occur, they can be catastrophic. The Hartford provides access to over 400,000 health-care providers experienced in workplace injuries. Network contracts help keep medical expenses and premiums competitive.

- **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)

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.

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