

Spectrum® Policy Highlights

Liability and Property Coverage

The Hartford offers some of the broadest liability and property coverages in the industry! With our strong appetite for hundreds of business classes, plus our essential core protection, valuable coverage extensions and high limits where they're needed most, The Hartford's property and liability coverage can help you meet the needs of your small and larger small business customers.

Liability Coverage*	Limits
BUSINESS LIABILITY COVERAGE	
Per Occurrence Limits	\$1,000,000 Basic per Occurrence Limit with \$300,000, \$500,000 and \$2,000,000 options available
Aggregate Limits	Aggregate Limits are double the per Occurrence Limits – \$2,000,000 Basic Aggregate Limit with \$600,000, \$1,000,000 and \$4,000,000 options available
Medical Expenses	\$10,000 per person
Newly Acquired Organizations	180 Days
Fire Legal Liability	\$300,000 included with limits of \$500,000 and \$1,000,000 available as options
Automatically Covered under Business Liability Form	<ul style="list-style-type: none"> • Employees and Volunteers included as insureds • Broad Form Additional Insured includes subsidiaries in which greater than 50% of voting stock is owned by the Named Insured • Broad Form Vendors as required by written contract or written agreement • Defense Costs outside of the Limits of Insurance • Mental Anguish resulting from bodily injury, sickness or disease • Non-Owned watercraft under 51 feet • Other Insurance is primary for Additional Insureds when required by contract • Per Location Aggregates included • Personal and Advertising Liability includes coverage for discrimination or humiliation (other than employment-related) • Property Damage to borrowed equipment not being used to perform operations at the job site • Unintentional failure to disclose hazards • Waiver of Rights of Subrogation
OPTIONAL BUSINESS LIABILITY COVERAGES	
CyberFlex® Coverage	Provides expanded coverage for Internet-related personal and advertising injury
Product Recall and Replacement Coverage	Options of \$25,000/\$50,000 and \$50,000/\$100,000 available
Umbrella	\$1,000,000-\$10,000,000 Limits of Insurance available as options; \$10,000 SIR applies
Water Damage Legal Liability	Options of \$500,000 and \$1,000,000 available
OTHER LINES OF BUSINESS	
<ul style="list-style-type: none"> • Commercial Automobile • Workers' Compensation 	

*These highlights do not provide a complete description of all coverage capabilities offered under Spectrum. For complete details, see the online Product Manual at <http://ebc.thehartford.com>.

Property Coverage*

Limits

BUILDING

Building Glass	Included under Building Definition
Coverage Definition	1,000 ft

BUSINESS PERSONAL PROPERTY

Employee Tools	Included
Personal Property of Others	Included; a separate limit of insurance may be purchased

ADDITIONAL COVERAGES

Collapse**	Up to Covered Property Limits
Debris Removal ‡	\$10,000 plus 25% with optional limits available up to \$75,000
Equipment Breakdown**	Up to Covered Property Limits Hazardous Substances: * \$50,000 Expediting Expenses: * \$50,000 Upgrade Allowance: * 125%
Fire Department Service Charge	\$25,000
Fire Extinguisher Recharge	Up to Covered Property Limits
Forgery** ‡	\$5,000 with optional limits up to \$250,000* available
Glass Expense	Actual Loss Sustained
Lock and Key Replacement	\$1,000
Money & Securities**	\$10,000 Inside/\$5,000 Outside with optional limits up to \$50,000 Inside/\$25,000 Outside
Ordinance or Law Coverage**	Undamaged Portion: \$25,000 Demolition Cost: \$25,000 Increased Cost of Construction: \$25,000 Tenants Improvements and Betterments: \$25,000 Full Limits Available as an Option
Pollutants and Contaminants	\$15,000
Preservation of Property	45 Days
Theft Damage to Building**	Up to Covered Property Limits
Water Damage, Other Liquid, Powder or Molten Material Damage**	Up to Covered Property Limits
Business Income	Actual Loss Sustained up to 12 Months (specified limit coverage may be required for selected classes or programs)
Extra Expense	Actual Loss Sustained up to 12 Months (specified limit coverage may be required for selected classes or programs)
Civil Authority	Actual Loss Sustained up to 30 consecutive days; subject to a 72-hour waiting period
Extended Business Income ‡	30 days with higher limits provided under the Spectrum Stretch® Endorsements
Business Income from Dependent Properties ‡	\$5,000* with optional limits up to \$100,000 available
Tenant Glass	\$25,000
Leasehold Improvements	\$25,000
Lease Assessment	\$2,500
Increased Cost of Construction: Buildings	\$10,000 (Standard Property Coverage Form Only)

COVERAGE EXTENSIONS

Accounts Receivable ‡	\$25,000 On-Premises; \$25,000 Off-Premises with optional limits up to \$1,000,000 available
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**Special Property Coverage Form Only

‡ Denotes coverage options commonly covered under one of the Stretch endorsements

Property Coverage *(continued)*

Limits

COVERAGE EXTENSIONS (continued)	
Arson and Theft Reward	\$10,000
Data and Software	\$10,000
Garage, Storage Buildings and Appurtenant Structures	Building: \$50,000 Business Personal Property: \$5,000
Newly Acquired or Constructed Property‡	Building: \$500,000 Business Personal Property: \$250,000 Business Income: \$50,000 Maximum 180 Days Higher Limits available under the Spectrum Stretch Endorsements
Outdoor Property‡	\$10,000 Aggregate/\$1,000 per Item; Radio and Television Antennas, including Satellite Dishes – \$2,000
Personal Effects‡	\$10,000
Property Off-Premises‡	Includes property in transit in owned vehicles: Building: \$5,000 Business Personal Property: \$2,500 Optional limits up to \$100,000 available
Valuable Papers and Records: Cost of Research‡	\$25,000 On-Premises; \$25,000 Off-Premises with optional limits up to \$1,000,000 available
LIMITS OF INSURANCE	
Building Limit Automatic Increase	8%
Business Personal Property: Seasonal Increase	25% with options of up to 50% available
DEDUCTIBLES	
Standard Property Deductible	\$250 with options of \$500, \$1,000, \$2,500 and \$5,000 available Deductible applicable to all Additional Coverages and Coverage Extensions unless otherwise stated: \$250
OPTIONAL PROPERTY COVERAGES	
Backup of Sewers and Drains‡	Options up to \$100,000
Business Income Extension for Off-Premises Utilities‡	\$25,000, subject to a 12-hour waiting period
Computer Fraud‡	Options of up to \$100,000
Computers/Media‡	Options of up to \$1,000,000
CyberFlex Business Income	
Web Site/Internet Services	\$50,000
Denial of Service	\$10,000
Web Site Vandalism	\$2,500
Good Faith Advertising	\$5,000
Earthquake Coverage	Full and Sub-Limit capabilities available for Spectrum
Earthquake Sprinkler Leakage Coverage	Full and Sub-Limit capabilities available for Spectrum
Fine Arts Coverage‡	Options up to \$500,000
Off-Premises Services: Direct Damage Coverage‡	Options up to \$50,000
Scheduled Property	Cameras, Cellular Phones, On-Premises Personal Property
Signs Away from the Premises – Outdoor Signs‡	Available
Temperature Change‡	Options up to \$100,000
Transit – Property in the Care of Carriers of Hire‡	Options up to \$100,000

‡ Denotes coverage options commonly covered under one of the Stretch endorsements