

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

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

## Property Coverage\*

## Limits

### BUILDING

<b>Building Glass</b>	Included under Building Definition
<b>Coverage Definition</b>	1,000 ft

### BUSINESS PERSONAL PROPERTY

<b>Employee Tools</b>	Included
<b>Personal Property of Others</b>	Included; a separate limit of insurance may be purchased
<b>Tenant Improvements &amp; Betterments</b>	Included; a separate limit of insurance may be purchased

### ADDITIONAL COVERAGES

<b>Collapse*</b>	Up to Covered Property Limits
<b>‡Debris Removal</b>	\$10,000 plus 25% with optional limits available up to \$75,000
<b>Equipment Breakdown*</b>	Up to Covered Property Limits <b>Hazardous Substances:</b> * \$50,000 <b>Expediting Expenses:</b> * \$50,000 <b>Upgrade Allowance:</b> * 125%
<b>Fire Department Service Charge</b>	\$25,000
<b>Fire Extinguisher Recharge</b>	Up to Covered Property Limits
<b>‡Forgery*</b>	\$5,000 with optional limits up to \$250,000* available
<b>Glass Expense</b>	Actual Loss Sustained
<b>Lock and Key Replacement</b>	\$1,000
<b>Money &amp; Securities*</b>	\$10,000 Inside/\$5,000 Outside with optional limits up to \$50,000 Inside/\$25,000 Outside
<b>Ordinance or Law Coverage*</b>	<b>Undamaged Portion:</b> \$25,000 <b>Demolition Cost:</b> \$25,000 <b>Increased Cost of Construction:</b> \$25,000 <b>Tenants Improvements and Betterments:</b> \$25,000 Full Limits Available as an Option
<b>Pollutants and Contaminants</b>	\$15,000
<b>Preservation of Property</b>	45 Days
<b>Theft Damage to Building*</b>	Up to Covered Property Limits
<b>Water Damage, Other Liquid, Powder or Molten Material Damage*<sup>∅</sup></b>	Up to Covered Property Limits
<b>Business Income</b>	Actual Loss Sustained up to 12 Months (specified limit coverage may be required for selected classes or programs) No Waiting Period
<b>Extra Expense</b>	Actual Loss Sustained up to 12 Months (specified limit coverage may be required for selected classes or programs)
<b>Civil Authority</b>	Actual Loss Sustained up to 12 Months**
<b>‡Extended Business Income</b>	30 days with higher limits provided under the Spectrum Stretch Endorsements
<b>‡Business Income from Dependent Properties</b>	\$5,000* with optional limits up to \$100,000 available
<b>Tenant Glass</b>	\$25,000
<b>Leasehold Improvements</b>	\$25,000
<b>Lease Assessment</b>	\$2,500
<b>Increased Cost of Construction: Buildings</b>	\$10,000 (Standard Property Coverage Form Only)

### COVERAGE EXTENSIONS

<b>‡Accounts Receivable</b>	\$25,000 On-Premises; \$25,000 Off-Premises with optional limits up to \$1,000,000 available
<b>Arson and Theft Reward</b>	\$10,000
<b>Data and Software</b>	\$10,000
<b>Garage, Storage Buildings and Appurtenant Structures</b>	<b>Building:</b> \$50,000 <b>Business Personal Property:</b> \$5,000

\* Special Property Coverage Form Only

\*\* 72-hour waiting period

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

<sup>∅</sup> This is not flood coverage

## Property Coverage *(continued)*

## Limits

### COVERAGE EXTENSIONS *(continued)*

‡Newly Acquired or Constructed Property	<b>Building:</b> 25% of Building Limit up to \$500,000 <b>Business Personal Property:</b> \$250,000 <b>Business Income:</b> \$50,000 <b>Maximum 180 Days</b> Higher Limits available under the Spectrum Stretch Endorsements
‡Outdoor Property	\$10,000 Aggregate/\$1,000 per tree, shrub or plant; Radio and Television Antennas, including Satellite Dishes – \$2,000
‡Personal Effects	\$10,000
‡Property Off-Premises	Includes property in transit in owned vehicles: <b>Building:</b> \$5,000 (no transit coverage for building) <b>Business Personal Property:</b> \$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 ( <i>Spectrum Xpand Standard is \$500 with above options</i> )
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### OPTIONAL PROPERTY COVERAGES

‡Backup of Sewers and Drains	Options up to \$100,000
‡Business Income Extension for Off-Premises Utility Services	\$25,000, subject to a 12-hour waiting period for Spectrum
‡Computer Fraud	Options of up to \$100,000
‡Computers/Media	Options of up to \$1,000,000 – 12-hour waiting period applies to business income loss for viruses
CyberFlex Business Income	
Web Site/Internet Services	\$50,000 – 12-hour waiting period applies
Denial of Service	\$10,000 – 12-hour waiting period applies
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; \$25,000 maximum limit per item
‡Off-Premises Utility Services: Direct Damage Coverage	Options up to \$50,000
Scheduled Property	Cameras, Cellular Phones, On-Premises Personal Property, Catering, Musical Instruments
‡Signs Away from the Premises – Outdoor Signs	Available
‡Temperature Change	Options up to \$100,000; Up to \$250,000 for Food Processors Classes
‡Transit Property in the Care of Carriers of Hire	Options up to \$100,000

\*Special Property Coverage Form Only

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

