



PERSONAL INSURANCE

# Home Business Insurance

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*A plan that works to  
your advantage*



# An idea whose time has come

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Over the past decade, the home-based business has emerged as a significant trend as Americans look for new ways to cope with the challenges of our times.

As your insurance company, we want to work with your Independent Agent to help you solve the challenge of protecting your home business – simply, effectively, and above all, affordably.

## **A Natural Extension of Your Homeowners Protection**

Many home business owners operate with a serious gap in their insurance coverage – either because they don't realize homeowners insurance doesn't cover business risks, or because they don't want the expense of buying a separate commercial insurance policy.

The Hartford's Home Business Insurance lets you extend your Hartford homeowners policy to include business use of your premises. So it costs less than a traditional business policy, partly because there are no overlaps in coverage.

Plus, it gives you the convenience and security of having all your protection under one roof – just like your home and your business. So if you ever do suffer a loss, you'll only have to make one phone call to get the help you need.

## **Flexible Coverages to Meet the Needs of Your Business**

An important advantage of The Hartford's program is that it lets you customize your protection to meet the needs of your particular business.

For example, if you want more liability coverage than the \$100,000 provided in our standard policy, we can provide limits up to \$1 million. Or, if you'd like to increase or decrease the amount of your deductible, we'll be happy to accommodate you there, too.

Your agent will work with you to tailor a Hartford package that is exactly right for you.

## **7-Way Protection To Help You Reduce the Risk of Operating a Business Out of Your Home (Higher Coverage Amounts are Available)**

### **1. *\$100,000 Business Liability Protection.***

This coverage pays for damages in the event of a legal claim against you for Bodily Injury, Property Damage, Personal Injury or Advertising Injury. It also covers any costs associated with your legal defense.

### **2. *Loss of Income and Extra Expenses* – for up to 12 months. If you're forced to suspend operations because of damage to your property, this coverage will reimburse you for actual loss of income, ongoing operating expenses (including payroll), and extra expenses you incur in the process of restoring your business. It also covers any temporary relocation expenses.**

### **3. *\$10,000 Business Personal Property* – on-premises. Your furniture and fixtures, inventory and stock, machinery, tools and equipment, patterns, dies and molds, computer and software, printer, copier and fax, are all covered, regardless of whether they are stolen from your home or destroyed by fire or other disaster. And they're covered for 100% of their replacement value – with no deduction for depreciation.**

4. ***\$5,000 Business Personal Property*** – off premises. Whether you're delivering an order, setting up for a trade show, carrying expensive business equipment or research documents, your valuable property is protected even when it's away from home – in your car, at a convention, in a client's office, wherever.
5. ***\$2,500 Protection for Valuable Papers and Records***. If you were to lose valuable files or other important records, such as manuscripts, licenses, books, deeds, reports, drawings, films, maps or mortgages, this coverage will pay your costs to research, replace and restore the lost information whether on paper or electronic file.
6. ***\$5,000 Accounts Receivable Protection***. If your accounts receivable records are destroyed, you'll be reimbursed for amounts you are unable to collect from customers, as well as any collection expenses and the cost of reconstructing your records.
7. ***Equipment Breakdown Coverage***. Warranties on your equipment typically cover defective parts and routine maintenance, but often don't cover damage resulting from accidents, power surges, vandalism or environmental conditions such as heat and humidity. Equipment breakdown coverage protects your property as well as the loss of income that results in these instances.

### **Optional "Extra" Coverages – Just \$20 Extra**

- \$2,500 Credit Card and Forgery Protection
- \$1,000 Arson Reward
- \$2,500 Outdoor Sign Protection
- \$500 Lock Replacement Coverage

## **Claim Service 24-Hours a Day, 365 Days a Year**

The Hartford's claim service has earned a reputation for being both reliable and convenient. To report a loss or file a claim, you simply call the toll-free claim hotline: 1-800-243-5860. Claim Specialists are standing by – around the clock – to take your call.

## **A Tradition of Strength Since 1810**

What really distinguishes one insurance policy from another is the company that stands behind it. The Hartford has been protecting policyholders for nearly two centuries. During the Great New York Fire of 1835 when other companies were going bankrupt, The Hartford paid 100% of its claims. The company has been there from the devastating San Francisco earthquake of 1906, to the earthquakes, hurricanes and floods of the 1990s. With a dedicated staff, The Hartford is committed to giving every customer the highest level of service.

## **Call An Independent Agent Who Represents The Hartford and Your Protection Can Begin Right Away!**

Don't settle for a one-size fits-all solution. An independent agent who represents The Hartford can tell you more about Home Business Insurance and how you can tailor your coverage to meet your unique needs.

Because most policyholders will want to close coverage gaps as soon as possible, your agent will work with The Hartford's Home Business Specialists in order to expedite your coverage. In many cases, if you call today, your coverage can begin as soon as tomorrow, or on any date you choose.

And remember: Your home-business insurance premiums are fully tax-deductible as a business expense!

## **A few tips from The Hartford's leading home business expert**

John Grzyszek, Commercial Underwriter

*“Here are a few common sense steps you can take now to reduce your risk.”*

1. Just like defensive driving, defensive home-owning can save a lot of headaches. So fix cracked, rough sidewalks, broken steps, wobbly banisters and anything loose that's threatening to fall. Check out your wiring, heating and plumbing occasionally.
2. Some safety measures can not only prevent a loss, but can also save you money on premiums. Install smoke alarms. Put in dead bolt locks. Install a sprinkler system or an automatic security system.
3. When daylight savings time changes, use that as a signal for your own accident prevention day. Change smoke alarm batteries. Stock up on salt for slippery winter steps and sidewalks. Put no-skid pads under rugs.
4. Find a few hours to photograph or videotape the contents of each room in the house, the garage and the basement. Most important, be sure to store the photos or tape elsewhere like a bank safety deposit box.
5. Take care of all you have invested in your computer. Install a quality surge protector or, better yet, a back-up power supply. Also back-up your system and files regularly and store duplicates of critical records and software off-premises.

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*Always thinking ahead.<sup>SM</sup>*

