



Insurance protection for the business of big ideas.

► Fast Facts

Advertising agencies juggle big ideas, tight deadlines and high expectations — and that can bring real risk. You need to protect your business if a client alleges your work caused financial loss, if a file or device is stolen, if a data breach exposes sensitive information or if a covered property loss forces you to pause operations.

Spectrum® Business Owner's Policy (BOP)

A BOP can help protect your small advertising, graphic design or media services business in much the same way that a homeowners policy protects your home and personal possessions. Our BOP includes:

- **Business Property insurance** to help protect the property you own, lease or rent.
- **Business Liability coverage** to help protect your business in the event it's responsible for causing harm to a person and/or damage to property.
- **Business Income coverage** to help protect lost income if your business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss.

Optional coverages often purchased by advertising firms like yours.

We offer additional coverage for risks that are unique to your specific needs. Many are available separately or in cost-effective packages, so you can design a program that works for you.

- **Accounts Receivable** helps if your accounts receivable records are damaged by fire or water, for example, and need to be reconstructed.
- **Data Breach** helps you pay for response expenses, legal costs and income protection if the sensitive personal information you collect or store is lost or stolen.
- **Valuable Papers & Records** helps protect you if important paperwork you create such as marketing and creative briefs, scripts, mock-ups and sketches are damaged by water, fire or other unexpected event.
- **Electronic Data** helps pay to replace or restore electronic data that has been destroyed, corrupted or made inaccessible by a computer virus or covered cause of loss.
- **Interruption of Computer Operations** helps cover lost business income and extra expenses if you can't operate due to electronic data destroyed or corrupted by a computer virus or other covered cause of loss.
- **Hired & Non-owned Auto** helps protect you if you're sued for bodily injury or property damage caused by a vehicle: a) not owned by your business while used on company business; or b) you hire, rent or borrow for business purposes.
- **Stretch®** can combine optional coverages to customize your insurance program while offering good value for your insurance dollar.

And a few more reasons to work with us.

Workers' Compensation

One employee's absence affects your whole team. If an employee gets injured on the job, you can count on us to help return that worker to health and productivity quickly. Our approach to managing claims promotes better outcomes and helps keep medical costs low, which could have a positive impact on your future premiums. And don't forget our Broad Form Endorsement, which is added to all workers' comp policies, at no additional cost. It includes six additional coverage features that add value beyond the industry standard.

Payroll Billing

Help improve the cash flow of your business.

- ZERO down payment
- NO monthly billing or finance fees
- NO service charges
- NO more late payments
- MINIMAL audit adjustments

Business Auto

Our Broad Form Endorsement is included on all policies and features 19 coverage enhancements. In addition, our Fender Bender and Accident Forgiveness Programs reward customers for making safe choices, which may help control premium costs.

24/7 My Account Access

Get policy access to a number of simple services anytime, and anywhere it's convenient.

- Pay online, there's even AutoPay so you'll never miss a payment.
- Go paperless to receive documents and statements via email.
- Send us documents electronically with our easy upload feature.
- Get most Certificates of Insurance instantly.
- File a claim at your convenience.
- Track status and payments with real-time updates.

Contact your agent for coverage that works as hard for your business as you do.



Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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