



Insurance coverage for retail isn't one-size-fits-all.

► Fast Facts

Small retail shops face real-world risks every day, with customers coming in and out, employees at work or even a storefront that has to stay open to keep revenue flowing. Combine our core insurance and optional coverages to help you safeguard your property, your income and your livelihood.

Spectrum® Business Owner's Policy (BOP)

A BOP can help protect your retail 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 retail shops like yours.

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

- **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.
- **Employment Practices Liability (EPL)** provides coverage if you're sued by an employee, patron or vendor alleging discrimination, sexual harassment, wrongful termination or other types of claims relating to your employment practices.
- **Franchise Upgrade** helps pay additional costs a franchisee may incur to upgrade damaged property to franchise standards following a covered loss.
- **Employee Dishonesty** provides coverage if an employee steals money, securities or other property owned by your business.
- **Electronic Data** pays 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 the loss of business income and incurred extra expenses when the policyholder is unable to operate their business due to the destruction or corruption of electronic data caused by a computer virus or covered cause of loss.

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 The Hartford 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.

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 policy combines innovative product features, safe choice discounts and exceptional claims service. With our Accident Forgiveness Program, customers with safe driving records aren't penalized for "nuisance" claims or charged for an accident if they've been claim free.

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's as unique as your business.



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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