Coverage for retailers that isn't one-size-fits-all.

Underwriting | Fast Facts

Target Standard Industrial Classification Codes (SICs)	
5847	Gift, Card, Novelty, Souvenir Shops
5941	Sporting Goods Stores
5992	Florist Shops
5712	Furniture Stores
5531	Auto Parts and Supply Stores
5611	Clothing Stores

Visit our **Appetite Guide**, accessible through the EBC, for a complete list of eligible classes.

Definition

Maximum Property Values

- $15M per location
- $30M per policy total

Maximum Sales Values

- $15M per location
- $30M per policy total

Payroll: $6M

In retail, next-generation technology provides a competitive edge, allowing merchants to mine data and adapt to consumer demands. But beneath all that high tech, is there a solid foundation of affordable protection? There is with us. So, if a data breach happens, your retail clients are covered. As for liability, property and workers' comp coverage, you know where to shop for that, too.

What Good Looks Like

What kinds of retailers have risks we'd underwrite? Those with:

- Strong point-of-sale systems in place
- Well-maintained buildings
- Newer buildings
- Correct security measures in place (cameras, security system, theft alarm, payment protection)

Spectrum® Business Owner's Policy (BOP) | Optional Coverages

Key Property Coverages

- **Franchise Upgrade** helps pay additional costs a franchisee may incur to upgrade damaged property to franchise standards following a loss covered by the policy. Few carriers offer this coverage.
- **Business Income from Dependent Properties** helps replace lost business income if a third party that a retailer depends on for a large portion of their income or income generation (e.g., anchor store, customer, supplier or manufacturer) is unable to purchase services or goods or provide products or inventory due to a covered property loss at their location.

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Key Liability Coverages

- **Data Breach** helps pay for first-party response expenses, such as: Crisis management costs, notifying impacted parties, public relations and good faith advertising.
- **Employment Practices Liability** helps cover employment-related claims like discrimination and wrongful termination.
- **Umbrella Policy** helps provide a layer of excess liability protection over specifically identified primary policies (e.g., Business Liability coverage, Business Auto policy).

Business Auto

Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.

Workers' Compensation

Maximum Payroll per policy (where used as the rating basis): $6M

- **Broad Form Endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.[1]
- **Billing Options** – Helps your clients manage cash flow.

Digital Services

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.

Quote us today. Visit **TheHartford.com**

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[1] Not available in all states.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.

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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