

Customized Insurance for Printers

An insurance package that's hard to duplicate.

Protect Your Investment

Success in your business depends upon your ability to deliver top quality work on deadline. Your customers depend upon you to print their materials with speed and precision. If you lost power in a thunderstorm just before an important deadline, would your insurance cover the lost income and necessary expenses to use



the printing facilities of another shop? What if your shop printed the wrong address on overseas labels for a large distributor? Would your current policy protect you if the shipment never arrived and the company sued to recover their lost revenue?

At The Hartford, we are focused on protecting your business, and our small business insurance for printers is truly designed with you in mind. Our customized program offers you coverage that addresses your unique needs — coverage that may not be available in other policies.

Check Out These Coverages Specifically Designed For Printers

- **Printers Errors & Omissions.** Provides coverage for damages you are legally obligated to pay to customers due to printing errors.
- **Correction of Work.** Pays for your costs when you need to reprint a job due to a printing error made by you.

The Hartford's business owners policy for larger small businesses, called Spectrum XpandSM has core business coverage that is second to none. We have also bundled important protection into our optional Stretch XpandSM endorsement which was created just for businesses like yours. Leading with a blanket limit of \$150,000 for five key business coverages, Stretch Xpand offers important coverages for a fraction of the price you would pay to buy them individually. Here are some examples:

- **Business Income Extension — Off-Premises Utility Services.** Protects against loss of business income or extra expense at your business caused by interruption of water, communication or power supply services to your location as a result of a covered loss to the supplier's property.
- **Computers & Media.** Provides coverage for your computers, peripheral devices and media. Coverage is also provided for the costs to research, replace or repair lost or damaged data and software as a result of covered damage to computer equipment, certain power failures, or a computer virus. Computers & Media coverage is included in your blanket limit. Business Income coverage, if purchased, also applies to computer equipment, data and software.
- **Transit Coverage — Property in the Care of Carriers for Hire.** Provides coverage for loss or damage to your business personal property while shipped by a common carrier not using a vehicle owned or leased by you. This optional coverage is available only with the special policy and includes a \$250 deductible.



In addition you have the option to buy this important coverage:

- **Gross Earnings Coverage.** Reimburses you up to a scheduled limit for the loss of earnings resulting from a covered loss to your property during the period of restoration. Extra expenses needed to continue your operations, such as renting temporary office space, are also covered.

Spectrum Xpand Core Coverages

When your business is protected by Spectrum Xpand, you'll be covered for a wide range of property and liability risks common to your industry. Here are some examples:

- **Building and Business Personal Property.** Your Spectrum Xpand policy contains coverage to repair or replace your building and any equipment, stock, furniture or fixtures that you own. There's a lot of business property coverage included with Spectrum Xpand, such as:
 - **Electronic Vandalism.** Designed to provide protection against several exposures connected with your computer equipment and your Web site, including:
 - Malicious alteration or destruction of media and data, or the introduction of a virus; and
 - The Denial of Service Attack (an electronic attack designed to overload your computer or network system, denying e-mail or Web site access by legitimate business traffic).
 - **Equipment Breakdown.** Covers the cost to repair or replace equipment, such as computers, air conditioners, phone systems and steam boilers, from loss or damage caused by mechanical breakdown or artificially generated electrical current.
- **Business Liability.** Your Spectrum Xpand policy from The Hartford provides your business with legal liability protection against claims of injury or damage caused to others by you or your employees. For example:
 - **Premises and Operations Liability.** Provides coverage for bodily injury and property damage sustained by others at your premises or as a result of your business's operations.

- **CyberFlex® Liability.** Personal & Advertising Injury on the Internet. Covers copyright infringement to your Internet advertising. Covers other types of liability as well, such as defamation or copyright infringement that occurs in others' advertisements on your Web site.

Other Important Coverages from The Hartford

- **Commercial Auto Coverage.** Our policy protects you against financial loss resulting from accidents involving the vehicles you use in your business. The Hartford offers valuable enhancements you won't normally find on other commercial auto policies, such as excess coverage for hired autos and the extension of liability coverage to vehicles leased in the name of an employee on your behalf and at your direction.
- **Umbrella Coverage.** Provides you with up to \$10 million of liability protection over and above the limits of other specified liability policies, including automobile liability, in your business program.
- **Workers' Compensation.** The Hartford's Workers' Compensation coverage provides 24-hour, seven-days-a-week access to our claims reporting facility. In addition, our state-of-the-art managed care and Return-to-Work program will help you get your employees back on the job as soon as possible.

That's Not All

To all of this, we've added the convenience of flexible premium payment plans, an electronic funds transfer plan, and 24-hour, toll-free claims reporting.

All business insurance is not the same. The Hartford has nearly 200 years of experience insuring American businesses. We know the coverages your business needs, and have bundled them together for your convenience — and for substantially less than they would cost separately.

Give your local independent Hartford agent a call and start enjoying the peace of mind that comes from knowing you're covered by the business insurance specialist — The Hartford. Or, visit us at sb.thehartford.com for more information.

This flyer outlines in general terms the coverages afforded under the policy. Examine the policy carefully for any exclusions, limitations, or any other terms or conditions that may specifically affect coverage. The terms and conditions of the policy prevail.