

Customized Insurance for Wholesalers and Distributors

Delivering our best so you can deliver yours



Protect Your Investment

As a wholesaler or distributor, you offer your customers the value of a broad array of goods from a variety of suppliers. Have you considered what would happen if you couldn't deliver the goods? What if:

- Right before your peak season, with your warehouse stocked to capacity, a fire destroys your entire inventory. Do you have enough property coverage for the increased inventory values?
- A common carrier you've hired to deliver your merchandise flips and bursts into flames. Would you be covered for your loss of goods?

The Hartford is proud to have been selected by the National Association of Wholesaler-Distributors (NAW) as its commercial insurance provider of choice. At The Hartford, we are focused on working with NAW to offer wholesaler-distributors comprehensive insurance coverages tailored to your size and scope – whether a small local supply business or a large multi-state distributor – so you can concentrate on meeting the needs of your customers.

Planned For Your Needs

The Hartford's small business insurance package, called Spectrum®, has core business coverage that is second to none. We have also bundled important protection into optional packages like our Super Stretch for Business Services, which was created for businesses like yours. It provides over three dozen coverages for a fraction of the price you would pay to buy them individually – including a blanket limit of \$350,000 for six key coverages. Here are a few examples of the protection it offers:

• Computers and 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.

• Employee Dishonesty

Covers your business for loss of money or your property resulting from dishonest acts committed by your employees.

• Business Income from Dependent Property

This coverage provides increased protection under the Business Income Dependant Properties section of our policy. In addition, this coverage extension applies to unscheduled dependant properties.

N · A · W

NATIONAL ASSOCIATION OF
WHOLESALE-DISTRIBUTORS

THE
HARTFORD



- **Extended Business Income**

Extends the Business Income coverage in your policy an additional 120 days.

In addition, you have the option to buy these important coverages:

- **Internet and Computer Related Coverages***

Safeguards your business against loss of income or extra expense due to: 1) Web site and internet service interruption; 2) denial of service attack, designed to overload your computer and deny access to legitimate business traffic; 3) Web site vandalism; and 4) good faith advertising in the event of a covered loss.

- **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.

- **Hired Auto & Non-Owned Auto**

Provides coverage for damages you are legally obligated to pay due to bodily injury or property damage that occurs during the use of hired or non-owned vehicles used in your business.

- **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.

Spectrum Core Coverages

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

- **Building and Business Personal Property**

Your Spectrum 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 in Spectrum, such as:

- **Peak Season Inventory**

Provides an automatic increase to your insurance limit of up to 25% for business content to cover seasonal variations in your inventory or supplies.

- **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 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.

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.

- **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.

Contact your local independent Hartford agent at:

*This coverage is designed for small businesses that receive less than 50% of their revenues from Internet activities.

This flyer outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully for any exclusions, limitations, or any other terms or conditions that may specifically affect coverage. In the event of a conflict the terms and conditions of the policy prevail.