

Business Insurance for Accounting Firms

Analyze your business insurance protection.



Protect Your Investment

You are part of one of the most prestigious financial professions. Your clients rely on you to be knowledgeable, accurate and reliable. Likewise, you should expect your insurer to possess these same qualities. What would happen to your business if a key employee became a victim of identity theft? Restoring identity takes substantial time and resources. Your business may suffer a huge disruption while an employee works to restore their good name and credit. The Hartford's expanded Identity Recovery coverage is built into our Spectrum business owners policy. It covers business owners and full time employees too.* If a virus invaded your computer system and rendered your programs and files useless, would your insurance pay to recover your files and records? If one of your employees established a computer program that methodically transferred small amounts of money from your business account into an account of their own, are you insured for that?

At The Hartford, we are focused on protecting your business. By offering you coverages that may not be available in other policies, our small business insurance is truly designed with businesses like yours in mind.

Planned For Your Needs

Spectrum has core business coverage that is top of the line. We have also bundled important protection into optional packages like our Super Stretch for Business Services, which was created with businesses like yours in mind. It provides over three dozen coverages at a savings as compared to 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 this stretch endorsement offers:

- **Computers & Media**

Helps provide coverage for your computers, peripheral devices and media. Coverage is also provided to help pay 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. Business Income Coverage also applies to computer equipment, data and software.

- **Employee Dishonesty**

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

**For more information,
contact:**

Frost Insurance

401 Congress Avenue, 14th Floor
Austin, TX 78701
512.473.4520



*Not available in all states



- **Forgery**

Helps protect you if someone forges your name on checks, drafts or promissory notes.

- **Valuable Papers and Records**

Helps protect the value of your time, work and research to re-create your customer records or files if they are damaged or destroyed by a covered loss.

- **Computer Fraud Coverage**

Provides a basic limit of insurance against theft of money, securities or other property caused by fraudulent transfer by computer. Higher limits are available for an additional premium.

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:

- **Identity Recovery Coverage**

The Hartford's identity recovery coverage for business owners and their full-time employees* includes services such as:

- *Identity Recovery Help Line*
- *Identity Recovery Case Managers*
- *Expense Reimbursement up to 15,000*

- **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:

- ***Business Income and Extra Expense***
Helps reimburse you for your actual loss of earnings for up to 12 months resulting from a covered loss to your property. Extra expenses needed to continue your operations, such as renting temporary office space, are also covered.
- ***Equipment Breakdown***
Helps cover 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.
- ***Money and Securities***
Protects money and securities used in your business if they are stolen, destroyed or lost.

- **Business Liability**

Your Spectrum policy from The Hartford provides your business with coverage for costs arising from claims of injury or damage caused to others by you or your employees. For example:

- ***Defense Costs***

Pays legal expenses for liability claims brought against your business regardless of who's at fault.

- ***Medical Expenses***

Pays the applicable medical costs if someone is injured and needs medical treatment due to an accident on your premises.

- ***Premises Liability***

Helps provide protection for injury to others that occurs at your place of business.

Other Important Coverages from The Hartford

- **Commercial Auto Coverage**

Our policy helps protect you against financial loss resulting from accidents involving the vehicles you use in your business. The Hartford offers valuable enhancements, 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 up to \$10 million of additional liability protection.

- **Workers' Compensation**

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. At The Hartford, we act on emerging insurance needs and provide convenient, cost-effective and quality coverage for your business.

Visit us at sb.thehartford.com for more information.

*Not available in all states

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823 (Option 1).