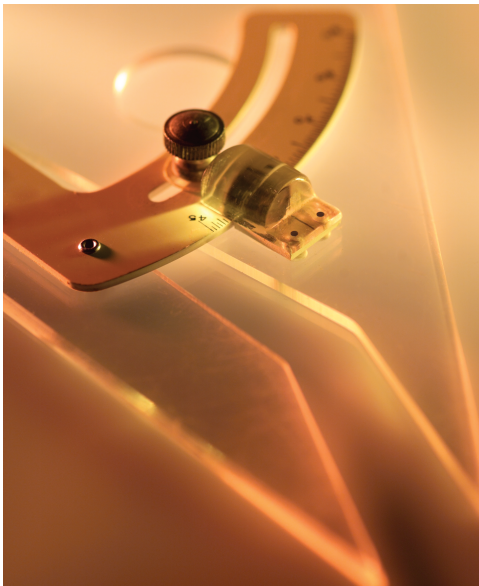


# Business Insurance for Architects, Engineers & Surveyors

*Coverage designed for your needs*



## **Protect Your Investment**

In your business, you must be inquisitive, creative and thorough. Your clients rely on your professional knowledge to develop the best designs and construction for their needs. In the same way, your insurer should be equally responsive and thorough in designing coverage to fit the needs of businesses like yours.

Do your clients frequently ask to be included as additional insureds on your liability policy? When you sign a contract that requires you to name a client as an additional insured on your insurance policy, The Hartford's General Liability policy automatically provides primary coverage for the additional insured. This eliminates the need for an additional endorsement.

What would happen if months of research and data regarding the design and construction of a new building were lost in a fire? The Hartford's policy would reimburse you for the cost to replace these documents.

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 designed with businesses like yours in mind.

## **Planned For Your Needs**

The Hartford's small business insurance policy, called Spectrum, has core business coverage that is top of the line. 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 a few examples:

### **• Business Liability**

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

#### **– Automatic Additional Insured**

Coverage is automatically provided where required in a written contract, agreement or permit.

#### **– Primary and Non-Contributory Additional Insured Coverage**

Provides that, if you have agreed in a written contract, written agreement or permit that your insurance is primary and non-contributory with the insurance of the additional insured, then your Spectrum Liability coverage is primary, and we will not seek contribution from that other insurance.

**For more information,  
contact**

**Frost Insurance**

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



– ***Waiver of Subrogation (Waiver of Rights of Recovery)***

Provides that we will waive any rights of recovery against a person or organization if you have waived your rights of recovery in a contract, agreement or permit executed prior to the injury or damage.

– ***Per Location General Aggregate Limit***

Provides a separate aggregate limit for each location owned by or rented to you for damages and can be endorsed to apply to each project.

### **Spectrum Core Coverage**

When your business is protected by Spectrum, you'll be covered for a wide range of property and liability risks specific 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:

– ***Business Income***

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 shop 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.

### **Even More with Super Stretch<sup>®</sup>**

Important protection has also been bundled into 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.

• **Accounts Receivable**

Helps protect you from the inability to collect outstanding balances as a result of loss or damage to your account records from a covered cause of loss.

• **Computers & Media**

Provides 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.

• **Valuable Papers and Records**

Helps protect the value of your time, work and research to re-create architectural and engineering drawings and blueprints if they are destroyed or damaged by covered cause of loss.

• **Laptop Computers (Worldwide Coverage)**

Extends property coverage to your laptop, palmtop and similar portable computer equipment and accessories anywhere in the world, including while in transit.\*

### **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.

**Visit us at [sb.thehartford.com](http://sb.thehartford.com) for more information.**

\*Not covered if checked as baggage.

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).