

Business Insurance for Real Estate Agencies

Make a market assessment of your insurance coverage.



Minimize Your Risk

As a real estate professional, you are expected to know a lot about the area you work in. From state and local real estate laws, to neighborhood knowledge, to detailed analysis of prospective properties, your clients turn to you for expert advice. You look for the same qualities in your insurance company. You expect them to be knowledgeable about your business and thorough in their analysis of your coverage needs.

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 your customer records were stolen, would your insurance cover the expense of the time it takes to research and re-create all the photos, sketches and written information included in each report?

Coverage Specially Designed for Realtors!

The Hartford offers Real Estate Errors & Omissions coverage designed for many real estate professionals. Coverage is available in most states up to a limit of \$5 million. Here are just a few of the policy's features:

- Availability of prior acts coverage
- Defense coverages for disciplinary proceedings
- Lockbox/keyless entry claims up to a limit of \$50,000
- Discrimination defense coverage – \$100,000 limit with additional limits available

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

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

**For more information,
contact:**

Frost Insurance

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512.473.4520



*Not available in all states



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.

- **Laptop Computers (Worldwide Coverage)**

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

- **Business Personal Property Off-Premises**

Helps protect your business property up to a set amount for losses that occur while in transit in a motor vehicle that you own, lease or operate, or while at a premises that you do not own or lease.

- **Valuable Papers & 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.

Spectrum Core Coverage

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**

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.

- **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:

- **Property Damage to Property of Others**

Helps provide protection for property damage caused by you or your employees to property of others.

- **Personal & Advertising Injury**

Helps cover you for offenses you commit in the course of your business, such as libel, slander, disparagement, or copyright infringement in your advertisements.

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 covered if checked as baggage.

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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).