

Spectrum® with FailSafe® for Small Technology Businesses

*The crash protection you need to keep
your business running smoothly.*



Customized Insurance for Technology Businesses

Managing a technology business is never easy. In fact, it's getting tougher. Your customers want services performed at the speed of light, with cutting-edge technology and razor sharp accuracy.

You get it right 99 times out of 100. We're here for that one time when things that can go wrong – do go wrong.

For nearly 200 years, The Hartford has been protecting businesses. Along the way we've created a simple, yet comprehensive, business insurance program that can protect your business from the hazards of the "real world," including risks that are threatening technology firms like yours.

We call it Spectrum, and it offers a broad array of coverages to meet the needs of your technology business.

Upgraded with our FailSafe MEGA Technology Errors & Omissions, Spectrum is the next generation of business insurance.

Spectrum has been designed to be as flexible as you need it to be. As your company's needs change, upgrade options and alternative packages can be added to reduce your risk exposures.

So if you...

- Design software programs
- Create Web sites
- Manufacture hardware
- Set up corporate networks
- Create e-commerce applications
- Consult on the next great technological breakthrough

...The Hartford is ready to help protect what you're building with great products, dependable service and the best people in the industry.

Ask yourself – Does your current insurance:

- Protect against the failure of your hardware or software products?
- Cover replacement of software and data lost due to damage caused by a virus?
- Cover you for negligent acts or failure of your technology services to perform as intended?
- Protect you for libel, slander, invasion of privacy and malicious prosecution?
- Replace the business income you lost if your production were interrupted for 24 hours due to a power failure during a storm?
- Pay to restore customized programming you developed after it was destroyed in a fire?
- Cover your manufacturing equipment damaged by a motor burnout?

If your answer is, "Gee, I don't know," today's the day to see your independent agent and ask about The Hartford's Spectrum business owners policy. It protects against all these things – and more.

The Hartford's Spectrum business owners policy offers you comprehensive protection – at a price you can afford.

Business Liability

Your Spectrum policy from The Hartford protects your business against financial loss resulting from claims of damage (actual or alleged) 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.

- **Products and Completed Operations**

Covers you against bodily injury and property damage to others caused by products you sell or by the work you perform for your customers.

- **Employment Practices Liability**

Covers claims, including legal defense costs, for certain employment-related lawsuits brought against you by your employees or job applicants. A basic limit of insurance is automatically provided, with higher limits available for an additional premium.

- **Medical Expenses**

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

- **Personal and Advertising Injury**

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

- **Defense Costs**

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

- **Tenant Liability**

Protects your business against claims of damage due to fire or other covered losses caused by you to premises that you rent.

Building and Business Personal Property

Your Spectrum policy also 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. Compare what your policy covers with this:

- **Buildings and Contents**

Covers your buildings and/or business contents if they are destroyed because of a covered loss. You'll receive the full cost to replace your property up to a limit you select when you purchase your policy.

- **Business Income**

Reimburses you for your actual loss of earning for up to 12-months resulting from a covered loss to your property. Extra expenses needed to continue your operations, such as renting a temporary office space, are also covered.

- **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.

- **Money and Securities**

Protects money and securities used in your business if they are stolen, destroyed or lost.

Optional Upgraded Coverages

To help you and your agent build the perfect insurance coverage for your technology business, Spectrum offers a wide variety of optional upgrades from which to choose. For example:

- **FailSafe MEGA**

This optional coverage is specially designed to complement your Spectrum policy and offers up to \$1 million in Technology Errors & Omissions coverage. A streamlined application along with a single bill saves you time and effort. Also, you benefit from expert Professional Liability claims handling from the same reputable carrier that handles your Business Liability – The Hartford.

- **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. Business Income coverage also applies to computer equipment, data and software.

- **Computer Fraud Coverage**

Protects you against theft of money, securities or other property caused by fraudulent transfer by computer.

- **Off-Premises Utility Services – Direct Damage**

This endorsement extends coverage to include loss of, or damage to, your covered property caused by certain interruptions of service. The interruption must result from direct physical loss or damage by a covered cause of loss to property located off-premises that provides you with water, communication or power supply services.

- **High Liability Limits**

Provides you with optional business liability limits. To bid successfully for many jobs, you need to meet the requirements of liability coverage.

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- **Employee Dishonesty**

Covers your business for loss of money or your property resulting from dishonest acts committed by your employees. Coverage extends to your customer's property located at your office.

- **Accounts Receivable**

Protects you if you are unable to collect outstanding balances as a result of loss or damage to your accounting records.

- **Valuable Papers and Records**

Protects 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.

- **Forgery**

This coverage adds Forgery and Alteration by someone other than an employee, trustee or director as a covered cause of loss and defines Covered Property to include: checks, drafts, promissory notes or similar written promises.

- **Umbrella Coverage**

Provides you with up to \$10 million of liability protection over and above the limits of other specified liability policies in your business program.

Also, talk to your agent about The Hartford's packages of options specially designed and value-priced for your business.

Other Important Coverages from The Hartford

- **Commercial Auto**

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.

Plus, three times each year we publish *RiskBytes*, a newsletter highlighting industry specific risk management tips. Recent issues have addressed such topics as ergonomics, contractual liability, and emergency preparedness for technology firms.

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.

We're wired for what's next.

This brochure outlines, in general terms, the coverages afforded under this 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.

