

Your clients expect personalized service. You can count on the same from us



## SSFA STUDIO SALON FRANCHISEE ASSOCIATION

### BUSINESS OWNER'S POLICY

Most small barber shops and beauty salons purchase a Business Owner's Policy (BOP). It can help protect your business in much the same way that a homeowners policy helps protect your home and personal possessions. The Hartford's Business Owner's Policy includes:

- **Business Property insurance** to help protect the property you own, lease or rent.
- **Business Liability coverage** to help protect your business in the event it is responsible for causing harm to a person and/or damage to property.
- **Business Income coverage** to help protect lost income when a business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss.

### ADDITIONAL COVERAGES INCLUDED IN THE PROGRAM

In addition to among the most robust liability and property coverages available, The Hartford also offers a wide range of coverages that can help tailor your insurance program. Coverage is available to help protect your business if:

**Professional Liability.** A stylist at your location is sued by a client claiming you did not cut her hair in the style she requested, causing her to lose a job opportunity.

**Data Breach.** Sensitive personal information (e.g., Social security numbers, bank account information) you collect or store on your employees/clients is lost or stolen.

**Tenant's Legal Liability.** Your landlord sues you because of damage you caused to the property you rent or to a neighboring tenant's property from something as small as a clogged drain, for instance.

**Coverage During Construction Period.** You will have full policy limits available during the construction process prior to opening a new location. Just work with your agent to add the new location onto the policy.

### WHY THE HARTFORD?

WE WORK TO EARN YOUR TRUST AND CONFIDENCE WITH EVERY INTERACTION.

Customers give us 4.8/5.0 stars for their claim experience<sup>1</sup>

More than one million small business owners trust The Hartford to insure their business

We've been recognized by the Ethisphere Institute as one of the World's Most Ethical Companies, 12 times<sup>2</sup>



4.8 STAR CLAIMS EXPERIENCE

1M+ SMALL BUSINESS CUSTOMERS

