

## KEY UNIQUE PROGRAM BENEFITS

**Blanket Business Personal Property Coverage:** Your business personal property limits at each location will be combined under one large blanket personal property limit. This will provide you with coverage up to that entire limit for any given loss, ensuring that you will always have more than enough BPP coverage.

**Occurrence Based Professional Coverage:** Many PL policies are written on Claims Made forms, which only provide coverage for incidents that occur and are reported within the policy period, unless 'tail' coverage is purchased. An Occurrence form provides lifetime coverage for claims that occur within the policy period, regardless of when it is reported.

**Umbrella automatically sits over Professional Coverage:** Many umbrella policies will not sit over standalone PL policies unless specifically requested. The Hartford program automatically provides umbrella coverage that sits over all underlying liability policies quoted, including Professional Liability.

**Stretch®.** Many optional coverages offered by The Hartford are also available in cost effective packages called Stretch®. This gives you the flexibility to customize your insurance program while offering good value for your insurance dollar.

**Specifically Designed to Fit the Sola Profile:** The duty of a successful insurance program is not only to provide sufficient coverage for its clients, but also to not provide and charge for unnecessary coverages. The Hartford and HUB teams have specifically designed this program to fit the needs of a Sola Salon. It was built to match or exceed existing coverages listed in prior Sola insurance policies, while refusing to charge for coverage that would likely never be necessary under the Sola risk profile.

### ADDITIONAL COVERAGES AVAILABLE



**BUSINESS AUTO**



**DIRECTORS & OFFICERS**

**WORKERS' COMPENSATION**

The Hartford also offers XactPay,<sup>3</sup> which allows you to pay your workers' comp policy premiums based on actual payroll instead of last year's headcount, helping to manage your cash flow.



### ACCOUNT MGMT BENEFITS

- Additional Pay-in-Full Discount
- Pay online, there's even AutoPay so you'll never miss a payment
- Go paperless to receive documents and statements via email
- Send us documents electronically with our easy upload feature
- Get most Certificates of Insurance instantly
- File a claim at your convenience
- Track status and payments with real-time updates



## PROTECT YOUR SALON WITH CUSTOMIZED COVERAGE FROM THE HARTFORD.

Talk to your HUB International Risk Consultant, Trey Terry (918)712-5211, [Trey.Terry@hubinternational.com](mailto:Trey.Terry@hubinternational.com), for assistance today.



**THE HARTFORD**

Property  
Liability  
Workers' Comp  
Business Auto

<sup>1</sup> Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

<sup>2</sup> "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

<sup>3</sup> This product may be covered by one or more pending or issued patents, including U.S. Patent 8,112,333, U.S. Patent 8,355,971, U.S. Patent 8,452,623 and U.S. Patent 8,515,787.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.