



PROPERTY CHOICE

Property Protection Made Easy

Comprehensive coverage your business can depend on

Your midsize business has all sorts of property, owned or leased or in your temporary possession, from buildings and computers to equipment and products to accounts receivable and fine arts. What if that property were damaged, lost or destroyed? Would you be able to maintain your normal operations, profitability? Or worse, if you closed your doors because of a loss would you be able to reopen again?

Protect Your Business with Property Coverage from The Hartford.

Property protection is invaluable to managing your business. It can help your business survive a significant property loss by keeping income coming in and covering ongoing expenses. And it covers costs associated with rebuilding or replacing damaged property. When you purchase Property Choice® from The Hartford, you get comprehensive coverage designed to meet your industry's specific needs and your unique exposures, and dependable claims service to help get your claims paid quickly, so your business can be back up and running as soon as possible.

Why Choose The Hartford for Property Protection?

Because we've got your business' best interest in mind:

- Flexible coverages and limits that can be tailored to your specific needs
- Comprehensive business income coverage option
- Electronic vandalism coverage automatically included with computer equipment and media coverage

An additional 25% limit (up to \$250,000) for losses above your scheduled policy limits for buildings and personal property, as well as other coverages
\$100,000 Green coverage automatically included at no cost

- Competitive pricing
- Responsive claims handling
- 200 years of experience

At The Hartford, we're committed to providing the products and services you need to properly protect your business.

Choose The Hartford for Property Protection

When you choose The Hartford for property insurance, you get the peace of mind that comes from knowing your business is covered by an insurer with 200 years of experience. Our commitment is to properly protect your business, and get you back up and running in the event of a loss.

To learn more about properly protecting your business with Property Choice - and how much property protection is right for your business - talk with your Hartford agent today.



Coverage Highlights

Business Interruption

Our Special Business Income option provides coverage when your business cannot operate due to a covered loss, for example a property becomes untenable due to a fire and operations at that site cease. Our coverage includes:

Business Income – replaces lost income due to the cessation of or reduction in operations caused by a covered loss, and in most cases without a waiting period

Extra Expense – covers additional expenses required to continue operations caused by a covered loss

Civil Authority – replaces lost income when operations are disrupted due to an order of Civil Authority due to a covered cause of loss

Electronic Vandalism

What if a hacker halfway across the globe sabotages your entire IT network? With Property Choice, Electronic Vandalism coverage is automatically included with Computer Equipment and Computer Media and Data coverage. So you've got protection to replace damaged equipment and cover resulting lost income while systems get back up and running.

Green Choice® – Making it Easy to rebuild Green – at no additional cost

Understanding your needs around investing in green, environmentally friendly materials and building practices, we automatically include, at no additional cost, coverage to help you rebuild green. We're committed to contributing to a greener environment, and helping make it easy for you to, too.

- An additional \$100,000 for energy efficient materials or to upgrade or repair/rebuild buildings according to green building guidelines in the event of a loss
- Applies even if rebuilding green costs more than traditional or ordinance or law based repairs
- Increased restoration time period for business income losses if it takes longer to rebuild green
- Flexible coverage based on widely accepted green building standards including LEED, Green Globes

Buildings and Business Personal Property

Our comprehensive coverage protects buildings and property used by your business whether you own it or are responsible for it, whether it's in the course of construction and alterations, repairs or additions. And we tailor limits and coverage to meet your specific industry needs. Coverage includes:

Buildings	Machinery & Equipment
Business Personal Property	Merchandise
Computers & Data	Outdoor Trees, Shrubs, Lawns
Fine Arts	Signs

Equipment Breakdown

When equipment critical to your operations breaks down or is damaged for example due to certain mechanical and electrical causes, our coverage pays for the costs to repair or replace it.

Ordinance or Law

Often with a building loss, only part of a building is damaged. What if in your efforts to rebuild or repair the building, the local codes require you to remove or demolish the undamaged portion? Our ordinance or law coverage pays for the lost value and/or demolition of the undamaged property and also covers any increases in expenses to replace or repair the building to meet new specific building codes, laws or ordinances.

Industry-Specialized Additional Coverages

We understand that while many businesses have similar needs, many have unique industry exposures. That's why we offer additional coverages for your business and tailor these for specific industries. Coverages include:

Accounts Receivable	Sewer Back Up
Business Travel	Transit
Debris Removal	Unnamed Premises
Newly Acquired Property	Utility Service Interruption
Sales Samples	Water Seepage

Blanket Limit – Additional Combined Protection

Our blanket protection limit provides up to \$250,000 of additional total coverage if your loss exceeds your policy limits, and can be used for any of the following coverages:

- | | |
|-----------------------------|----------------------------|
| Accounts Receivable | Fine Arts |
| Buildings | Leasehold Improvements |
| Business Personal Property | Legal Liability – Building |
| Debris Removal | Outdoor Trees |
| • Employee Personal Effects | • Pairs and Sets |

Replacement Cost

Our commitment to you is to get your business up and running in the event of a loss. When you complete covered repairs or replacement of buildings and their contents, we cover your costs without deduction for depreciation under our replacement cost option.

Service Highlights

Property Claims – Our Commitment is to Your Business' Recovery

Understanding that time is money, once assigned a claim, our responsive claims handlers will attempt to contact you within one business day. With specialized business interruption teams and large loss specialists handling your claims, you can be confident that you're working with experienced professionals focused on efficiently serving your needs.

Risk Management

Our experienced Loss Control Consultants can provide you with a wide range of risk management services and can assist you in identifying and controlling loss-producing conditions.

With The Hartford Behind You, Achieve What's Ahead of You.

www.thehartford.com/midsize-business

This brochure contains only general descriptions of coverages which may be provided by the policy, and does not include all of the exclusions, limitations and conditions of coverage. Coverages may vary by state and may not be available to all insureds. In the event of a loss, the terms and conditions of the policy issued will determine the coverage provided. All information and representations herein are as of September 2009.

Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.

107316 Printed in U.S.A. © September 2009 The Hartford Financial Services Group, Inc., Hartford, CT 06155 All Rights Reserved