YOUR BUSINESS INSURANCE SOLUTION
SPECTRUM® PROPOSAL

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 08/01/16

Prepared for:

Reference Number:
Proposal Date:

Proposed by:

Proposal Created by:

Phone:
Fax:
Email:

Offered through:

For more information:
USAA Number:

POLICY LEVEL **Page**
Property Coverage.....
Liability Coverage.....
LOCATION BUILDING LEVEL
Location Building Coverage.....
Direct Bill Options.....

Important Messages:

This document is a proposal of insurance for the applicant indicated above. It is not to be used as proof of coverage, unless bound by an authorized agent.

WHY THE HARTFORD
200 years experience | 1 million customers | Named One of the World's Most Ethical Companies | Recognized by JD Power
The Hartford is the market leader for small business with more than 200 years of experience, trusted by over 1 million customers and rated 4.8 out of 5 by Small Businesses.

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with

A member company of The Hartford

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Property Coverage	***Limits of Insurance***	
Special Property Coverage Form automatically includes the following coverages at no additional charge:		
Accounts Receivable Coverage Off Premises	$	25,000
Accounts Receivable Coverage On Premises	$	25,000
Appurtenant Structures - business personal property within appurtenant structure	$	5,000
Appurtenant Structures - buildings at each scheduled premises	$	50,000
Arson Reward	$	10,000
Automatic Increase in Building: Limit of Insurance: 8% Annual	$	Included
Business Income - Civil Authority - 30 Days - A waiting period applies	$	Included
Business Income to Dependant Properties	$	5,000
Business Personal Property Seasonal Automatic Increase: 25%	$	Included
Data and Software	$	10,000
Definition of Premises: 1000 feet	$	Included
Extended Business Income - 30 consecutive days	$	Included
Fire Department Service Charge	$	25,000
Fire Extinguisher Recharge	$	Included
Forgery Coverage	$	5,000
Increased Cost of Construction	$	10,000
Leasehold Improvements	$	25,000
Lease Assessment	$	2,500
Lock and Key Replacement	$	1,000
Money and Securities - Inside	$	10,000
Money and Securities - Outside	$	5,000
Newly Acquired or Constructed Property - Building - 180 Days Max	$	500,000
Newly Acquired or Constructed Property - Business Income 180 Days Max	$	50,000
Newly Acquired or Constructed Property - Business Personal Property - 180 Days Max	$	250,000
Ordinance or Law Coverage:		
• Undamaged Portion	$	25,000
• Demolition Costs	$	25,000
• Increased Cost of Construction	$	25,000
• Tenants Improvements & Betterments Increased Cost of Construction	$	25,000
Outdoor Property - Aggregate	$	10,000
Outdoor Property - For any one tree, shrub or plant	$	1,000
Outdoor Signs - Attached to buildings - Per sign	$	5,000
Personal Effects	$	10,000
Property Off-Premises - Building	$	5,000
Property Off-Premises - Business Personal Property	$	2,500
Tenant's Glass	$	25,000
Valuable Papers Coverage Off Premises	$	25,000
Valuable Papers Coverage On Premises	$	25,000

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• Mechanical Breakdown	$	Included	$	Included
• Artificially Generated Electric Current	$	Included	$	Included
• Explosion of Steam Equipment	$	Included	$	Included
• Loss or damage to Steam Equipment	$	Included	$	Included
• Loss or damage to Water Heating Equipment	$	Included	$	Included
• Contamination by Hazardous Substance	$	50,000	$	Included
• Expediting Expenses	$	50,000	$	Included

Business Liability:

Broad Form Named Insured includes subsidiaries in which greater than 50% of voting stock is owned by the Named Insured	$	Included	$	Included
Defense Costs outside of the Limits of Insurance	$	Included	$	Included
Employees and Volunteers included as Insureds	$	Included	$	Included
Incidental Malpractice	$	Included	$	Included
Mental Anguish resulting from bodily injury, sickness or disease	$	Included	$	Included
Newly Acquired Organizations	$	180 days	$	Included
Non-Owned watercraft under 51 feet	$	Included	$	Included
Per Location General Aggregate - owned or rented premises	$	Included	$	Included
Personal and Advertising Liability includes coverage for discrimination or humiliation (other than employment-related)	$	Included	$	Included
Property Damage to borrowed equipment not being used to perform operations at the job site	$	Included	$	Included
Unintentional failure to disclose hazards	$	Included	$	Included
Additional Insured - Coverage is automatically extended to persons or organizations whose written contracts or permits with the insured require insurance to be provided	$	Included	$	Included

Location/Building Information

:

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Direct Bill Options

The Hartford Direct Bill System puts you in control of making premium payments deciding the bill plan that best fits your budget.

YOU DECIDE HOW YOUR PAYMENTS ARE MADE…

Repetitive EFT: Sign up for Repetitive Electronic Funds Transfer (EFT) and have payments automatically withdrawn from your bank account. This option saves you money by reducing the amount of the installment fee.
Pay Online: Register at www.thehartford.com/servicecenter Online Bill Pay is Quick Easy and Secure!
Pay by Check: Send a check with your remittance stub in the envelope enclosed with your bill
Pay by Phone: Call toll-free 1-866-467-8730

The chart below illustrates how you may be billed based upon the bill plan you select. The due date(s) and minimum amount(s) due shown below were calculated based on the anticipated effective date of your policy provided as part of the quote process. These dates and amounts may change based on when your new policy is processed. State surcharges are fees that are assessed by the state(s) on the policy and paid by The Hartford to the appropriate government agency. The full amounts of these fees are typically included in the down payment according to state regulations.

Bill Plan and Installments	Due Date(s) & Minimum Amount(s) Due	+ Installment Fee (EFT)	Or + Installment Fee (Non-EFT)

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DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended "TRIA"), we are required to make coverage available under your policy for "certified acts of terrorism." The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

The portion of your premium attributable to this terrorism coverage is shown in the premium section(s) of this quote proposal or binder.

Definition of Certified Act of Terrorism

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of $5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 85% of insured losses that exceed the applicable insurer deductible. Effective January 1, 2016, this percentage will be reduced to 84%, effective January 1, 2017 to 83%, effective January 1, 2018 to 82%, effective January 1, 2019 to 81%, and effective January 1, 2020 to 80%.

However, if aggregate industry insured losses under TRIA exceed $100 Billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed $100 Billion in a calendar year, and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed $100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

Note to Producer on TRIA: The premium for terrorism coverage and the TRIA disclosures above must be provided to the insured or prospect at the time of quoting. If you are not using this quote proposal, you can use Hartford's stand-alone TRIA disclosure form for quotes and binders, which is available on the EBC or from the company.

Acknowledged and Accepted By

_____

_____ (Signature of the Insured)

(Date)

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Reference Number: *31SBA8177LK - 002*
Total Estimated Annual Premium for Spectrum: *$650*

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