

# STRETCH® ENDORSEMENTS. ENHANCED FOR MORE COVERAGE.



Delivering a higher level of customization with our **STRETCH ENDORSEMENTS** is more than just powerful. It's one of the many ways that Spectrum has transformed the business owner's policy (BOP). Combined with faster and easier quoting, more competitive rates and plain language policy documents, these enhancements to our Stretch Endorsements are built to bring more value to the small business owner in less time and with less effort.

## WHAT'S DIFFERENT

- ✓ Newly-added Premier Stretch gives you 4 levels of Stretch options (Stretch, Stretch Plus, Super Stretch, Premier Stretch)
- ✓ Stretch now applies at the policy level
- ✓ Consistent limit increases across levels
- ✓ Blanket limits in all levels
- ✓ Same coverages in all levels

### 9 more property coverages added to all Stretch levels.

- ✓ Fraudulent Transfer
- ✓ Contract Penalties
- ✓ Business Income from Off-Premises Operations
- ✓ Non-Owned Detached Trailers
- ✓ Fire Department Service Charge (base limit increased in Stretch)
- ✓ Lost Keys
- ✓ Expediting Expense

### Industry Stretch endorsements are no longer available.

- ✓ Stretch now includes coverages that apply broadly to all industries.
- ✓ Industry-focused coverages are now available as optional coverages and will appear as "Recommended" when appropriate

## BENEFITS TO YOU

- Less complex; easier to explain
- More intuitive
- Improved transparency

- Broader coverage
- Helps eliminate guesswork
- Better value

- Availability of broadened product suite
- Greater ability to customize solutions
- Easier to explain
- Simpler ICON presentment

For years, our Stretch endorsements have been among the best property broadening endorsements in the market. These enhancements make them even better, helping you deliver a level of customization you won't get from any other carrier. And when solutions are customized, your clients only pay for the coverage they need - no more; no less.

Knowing these **STRETCH** changes are key to taking full advantage of Spectrum. **Questions?** Contact your sales representative from The Hartford.



**THE HARTFORD**

Property  
Liability  
Workers' Comp  
Business Auto

## LIABILITY COVERAGE. NOW MORE CUSTOMIZABLE.



Delivering a higher level of **LIABILITY** coverage customization is more than just powerful. It's one of the many ways that Spectrum has transformed the business owner's policy (BOP). Combined with faster and easier quoting, more competitive rates and plain language policy documents, these liability coverage changes are built to bring more value to the small business owner in less time and with less effort.



### NEW OPTIONAL COVERAGES

- **Data Breach: Penalties & Fines.** Helps protect the policyholder's business if a government agency issues a fine for a data breach that occurred because the insured didn't comply with laws or regulations such as HIPAA (Health Insurance Portability & Accountability Act).
- **Data Breach: PCI (Payment Card Industry) Loss.** Helps protect the policyholder's business if a bank issues a penalty for a data breach that occurred because the insured didn't comply with PCI rules.
- **Electronic Data Liability.** Expands the policy definition of "property damage" to include loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate electronic data resulting from physical injury to tangible property.
- **Liability Worldwide Coverage.** Amends the definition of coverage territory by removing the provision stating that the insured's responsibility to pay damages must be determined in the U.S., Puerto Rico or Canada.
- **Pet Crematory and Cemetery Services Professional Liability.** This expands the Business Liability coverage to help cover bodily injury, property damage, personal and advertising injury and other injury that arises out of wrongful acts in the course of the policyholder's cemetery or crematory business for deceased domestic pets.



## ADDITIONAL CHANGES

- The following coverages are no longer included in the base form and are now available as separate, optional coverages:
  - » Blanket Additional Insured by Contract
  - » Scheduled Additional Insured Options
  - » Per Location General Aggregate
- Employment Practices Liability (EPL) built-in limit is increased from \$10,000 (per occurrence) / \$10,000 (aggregate) to \$25,000 (per occurrence) / \$25,000 (aggregate)
- CyberFlex® is now called Electronic Media Liability (EML) and is no longer defaulted (opt-out) in ICON
- New Data Breach 1st Party limit: \$1,000,000 (subject to underwriter approval)
  - » New limit also applies to Business Income and Extra Expense coverage and Extortion Threats coverage
- Tenant Legal Liability is no longer a location level coverage and is now a policy level coverage
- Medical Expenses coverage, provided in the Business Liability form, can now be excluded.

Knowing these **LIABILITY** coverage changes are key to taking full advantage of Spectrum. **Questions?** Contact your sales representative from The Hartford.



Property  
Liability  
Workers' Comp  
Business Auto

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## PROPERTY COVERAGE. NOW MORE CUSTOMIZABLE.



Delivering a higher level of **PROPERTY** coverage customization is more than just powerful. It's one of the many ways that Spectrum has transformed the business owner's policy (BOP). Combined with faster and easier quoting, more competitive rates and plain language policy documents, these property coverage changes are built to bring more value to the small business owner in less time and with less effort.



### NEW OPTIONAL COVERAGES

- **Green Upgrade Coverage.** After a covered loss at the scheduled premises, this helps cover the additional costs to repair or replace damaged covered property using eco-friendly (green) alternatives. It also helps cover some related expenses such as hiring a green accredited design professional to participate in the reconstruction, repair or replacement of the damaged property as well as fees associated with applying for green certification.
- **Leasehold Interest – Bonus Payments, Prepaid Rent, Sublease Profit, Tenants Lease Interest.** Provides various valuable coverages for a policyholder who is a tenant if a lessor validly cancels their lease because of damage to the leased building by a covered cause of loss.
- **Ordinance or Law - Business Income and Extra Expense Coverage.** Ensures that the period of restoration for a business income or extra expense loss includes any increased period of time the business can't fully operate due to the enforcement of an ordinance or law.
- **Perishable Goods in Transit.** Helps cover loss or damage to perishable goods in transit while in the care, custody or control of the policyholder. And this covers the resulting business income and extra expense.
- **Telephone Fraud.** Helps cover toll and line charges that the insured becomes responsible for as the result of fraudulent access to the insured's telephone system from a remote location to gain access to long distance telephone services.

### KEY POINTS

We've moved most coverages from a location/building level to a policy level. Plus, you'll see broader terms applied to most coverages, such as higher limits.



## ADDITIONAL CHANGES

- **Accounts Receivable | Valuable Papers & Records.**

On and off-premises limits are now combined for each coverage respectively.

- **Business Income for Off-Premises Utility Services.**

Now includes coverage caused by damage to Wastewater Removal Services property such as sewer mains, pumping stations, and similar equipment.

- **Business Income for Electronic Vandalism.** All sub-coverages now subject to a single limit of insurance and waiting period.

- **Computer Fraud.** Replaced by Fraudulent Transfer coverage, which is now included in the Stretch®.

- **Computers and Media.** Replaced by two new coverages, which are included in the Property base and receive an increased limit through the purchase of a Stretch:

- » **Electronic Data.** Pays to replace or restore electronic data that has been destroyed, corrupted or made inaccessible by a computer virus or covered cause of loss. Coverage applies on a Policy Year basis (similar to an annual aggregate).

- » **Interruption of Computer Operations.** Helps cover the loss of business income and incurred extra expense when the policyholder is unable to operate their business due to the destruction or corruption of electronic data caused by a computer virus or covered cause of loss. Coverage applies on a Policy Year basis (similar to an annual aggregate).

- **Contractor's Equipment.** Now able to obtain up to \$100,000 of coverage for Contractor's Equipment without scheduling individual items. Items which are scheduled are no longer subject to a per item maximum.

- **Contractor's Tools (Excluding Theft).** No longer offered. However, Contractor's Tools coverage, which includes coverage for theft of contractor's tools, is still available.

- **Employee Dishonesty (includes ERISA).** Replaced by two new coverages: 1) Employee Dishonesty (excludes ERISA) (included in the Stretch); and 2) Welfare & Pension ERISA coverage (available as an optional coverage).

- **Extreme Weather Endorsement.** Previously available in certain states is no longer available.

- **Fine Arts.** You can now offer as much as \$500,000 of Fine Arts coverage without scheduling individual items. Scheduled items are no longer subject to a per item maximum.

- **Garages, Storage Buildings and Other Appurtenant Structures.** Limits for Building and Business Personal Property coverages are now combined.

- **Ordinance or Law.** There are no longer separate limits for Undamaged Part, Increased Cost of Construction and Demolition Costs. Instead, a separate limit only applies to Undamaged Part; a combined limit applies to Increased Cost of Construction and Demolition Costs.

- **Outdoor Property.** Limits for trees | shrubs | plants and radios | television antennas are now combined.

- **Property Off-Premises.** Limits for Building and Business Personal Property coverages are now combined. In addition, coverage has been broadened to apply to property anywhere within the Coverage Territory that is in the care, custody or control of the insured while in transit or at premises not owned, lease or operated by the insured.

- **Scheduled Camera Equipment Coverage.** Coverage now extends beyond the Coverage Territory and now applies worldwide.

- **Scheduled Property Coverage.** Coverage is no longer limited to 7 specific types of property; the "per item" maximum limits no longer apply.

- **Temperature Change Coverage.** New coverage name is Spoilage and now includes coverage for resulting business income and extra expense, which was previously excluded.

Knowing these **PROPERTY** coverage changes are key to taking full advantage of Spectrum. **Questions?** Contact your sales representative from The Hartford.



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