

# YOU WORK HARD SERVING OTHERS, HERE'S HOW WE CAN SERVE YOU.



## 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>



## BUSINESS OWNER'S POLICY (BOP)

A BOP can help protect your business in much the same way that a homeowners policy protects your home and personal possessions. The Hartford's BOP combines these essential coverages to provide a cost-effective solution to help safeguard your restaurant:

- **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 if your business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss

## EXAMPLES OF À LA CARTE COVERAGES RESTAURANTS LIKE YOURS SELECT

A wide range of optional coverages offer additional protection for risks that are unique to restaurants. Many are available separately or in cost-effective packages, giving you the flexibility to design a program that's important to your business.

**Data Breach** helps you pay for response expenses, legal costs and income protection if the sensitive personal information you collect or store is lost or stolen.

**Employment Practices Liability (EPL)** provides coverage if you're sued by an employee, patron or vendor alleging discrimination, sexual harassment, wrongful termination or other types of claims relating to your employment practices.

**Liquor Liability** helps cover your legal costs, court fees and any civil or criminal damages resulting from the sale of liquor at your restaurant.

**Franchise Upgrade** helps pay additional costs a franchisee may incur to upgrade damaged property to franchise standards following a covered loss.

**Business Income for Food Contamination** provides coverage for lost income if your operations are suspended by a public health authority due to the discovery of food contamination.

**Business Income for Cloud Service Interruption** helps pay for lost income if you need to suspend or slow business operations because of an unplanned and unannounced interruption in your cloud service.

**Employee Dishonesty** provides coverage if an employee steals money, securities or other property owned by your business.

**Spoilage** provides coverage for the cost of food or income that's lost due to a breakdown or failure of heating or cooling equipment, power failure or contamination by a refrigerant.

**Electronic Data and Interruption of Computer Operations** pays to replace or restore electronic data that has been destroyed, corrupted, or made inaccessible by a computer virus or covered loss, and any loss of business income.

**OUR OPTIONAL COVERAGES DON'T STOP HERE.** To view additional coverages purchased by your industry, check out our [coverage identifier](#).



## WORKERS' COMPENSATION

Your employees are important to the success of your restaurant. If an employee gets injured on the job, you can count on The Hartford to help return that worker to health and productivity quickly. Our approach to managing claims promotes better outcomes and helps keep medical costs low, which could have a positive impact on your future premiums.



## PAYROLL BILLING

Help improve the cash flow of your business.

- **ZERO** down payment
- **NO** monthly billing or finance fees
- **NO** service charges
- **NO** more late payments
- **MINIMAL** audit adjustments



## 24/7 MY ACCOUNT ACCESS

My Account offers 24/7 policy access to a number of simple services anytime, and anywhere it's convenient.

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



## BUSINESS AUTO

The Hartford's policy combines innovative product features, safe choice discounts and exceptional claim service. Our Accident Forgiveness Program recognizes that "bad things happen to good people." So customers with safe driving records aren't penalized for "nuisance" claims or charged for an accident if they've been claim free.

## GET CUSTOMIZED COVERAGE THAT FITS YOUR UNIQUE NEEDS.

Your rep will help fine tune your plan to ensure you're protected.



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, Ethisphere Institute (2008-2012, 2014-2020).

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, 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.