

Small Business Insurance

Workers Compensation
& Spectrum®



BUSINESS INSURANCE FOR MEMBERS OF THE BOSTON BAR ASSOCIATION

Providing coverage tailored to respond to your needs



Sponsored by:



Administered by:



Minimize Your Risk

As an attorney, you're focused on protecting the rights of your clients. But, you need to be just as concerned about protecting your own law firm and employees. If you or an employee are injured at work, are you prepared to pay the associated medical expenses? Are you in compliance with state regulations that mandate Workers Compensation Insurance? If a fire in your office destroyed papers and records, would your insurance pay for the cost to reproduce them? If your office were damaged or closed for reasons outside of your control, will you be reimbursed for lost income due to the business interruption?

Together, USI Affinity and The Hartford are focused on providing coverages for small businesses, and our small business insurance for law offices is truly designed with firms like yours in mind.

Protect Your Employees AND Earn a Dividend*

Workers' Compensation Coverage & Dividend Program

You may be aware that in some jurisdictions workers compensation coverage is mandatory for practices with as few as a single employee. (In some jurisdictions the requirement is placed on those practices with 5 or more employees.) What you may not know is that all Workers Compensation programs are NOT created equal. What makes this program different? We are making available a Group Dividend exclusively for bar association members who purchase their Workers Compensation Coverage through USI Affinity. A Group Dividend Plan affords bar association members the opportunity to share in the profits of the program. Program participants can also benefit from additional loss control services that may potentially help your practice save money over time!

Our state-of-the-art managed care and return-to-work program will help you get your employees back on the job as soon as possible. You may also qualify for a 5% discount on your Business Owners Policy if you also purchase your Workers Compensation from The Hartford.

continued

*Participation in a dividend plan is subject to availability in your state. Dividends can only be declared by and are payable at the discretion of the Board of Directors of the applicable insurance company subsidiary of The Hartford Financial Services Group, Inc. ("The Hartford") after expiration of a participating policy. Dividend payments may not be guaranteed and shall be made from earned surplus. The payment of a dividend as part of a Hartford program may not be construed to be a guarantee or indication of any future payment as part of such program.

Want to Ease Your Cash Flow Burden? The Hartford has a Solution.

We know that cash flow is important to your business, and Workers' Compensation premiums don't help to ease the cash flow burden. Through our XactPAY Xpress program, you pay your Workers' Compensation premium based on actual payroll each time your payroll is run. XactPAY XpressSM, a pay-as-you-go billing solution offers:

- Reduction of large premium down-payments
- Help in managing cash flow
- Few audit surprises because workers' compensation premium charges are based on actual, real-time payroll numbers

Protect Your Business!

A Wide Array of Coverages

The Hartford's small business insurance package, called Spectrum[®], has core business coverage that is top of the line. We have also bundled important coverages into optional packages like our Super Stretch for Law Offices, which was created for businesses like yours. It provides numerous important coverages at a savings as compared to the price you would pay to buy them individually - including a blanket limit of \$250,000 for six key coverages. The most critical coverages contained on our Super Stretch for Law Offices include:

- **Computers & Media**
Provides coverage for your computers, peripheral devices and media. Coverage is also provided for the costs to research, replace or repair lost or damaged data and software as a result of covered damage to computer equipment, certain power failures, or a computer virus. Coverage may also apply to computer equipment, data and software.
- **Accounts Receivable**
Coverage for outstanding balances you are unable to collect as a result of loss or damage to your account records.

- **Valuable Papers and Records**
Coverage in the event that you need to re-create your customer records or files if they are damaged or destroyed by a covered loss.

Additionally, our Super Stretch for Law Offices includes within, the Blanket Limit, **Coverage for Back Up of Sewer or Drain, Derbis Removal and Damage to Personal Property of Others.**

Other Important Coverages for Law Firms Include:

- **Building and Business Personal Property**
Your Spectrum policy contains coverage to repair or replace your building and any equipment, stock, furniture or fixtures that you own. There's a lot of business property coverage included in Spectrum, such as:
 - o **Business Income**
Reimburses you for your actual loss of earnings for up to 12 months resulting from a covered loss to your property. Extra expenses needed to continue your operations, such as renting temporary office space, are also covered.
 - o **Equipment Breakdown**
Covers the cost to repair or replace equipment, such as computers, air conditioners, phone systems and steam boilers from loss or damage caused by mechanical breakdown or artificially generated electrical current.
- **Employee Dishonesty**
Coverage for loss of money or your property resulting from dishonest acts committed by your employees.
- **Law Library**
Provides coverage for direct physical loss of, or damage to, your law library.
- **Laptop Computers**
Extends property coverage to your laptop, and similar portable computer equipment and accessories anywhere in the world, including while in transit.*

* Not covered if checked as baggage

- **Fine Arts Extended Coverage**
This option provides increased coverage for fine art displayed in your office.
- **Business Liability**
Your Spectrum policy from The Hartford provides your business coverage for claims of injury or damage caused to others by you or your employees. For example:
 - o **Defense Costs**
Coverage for legal expenses for certain liability claim brought against your business regardless of who's at fault.
 - o **Medical Expenses**
Coverage for the applicable medical costs if someone is injured and needs medical treatment due to an accident on your premises.
 - o **Premises and Operations Liability**
Provides coverage for bodily injury and property damage sustained by others at your premises or as a result of your business's operations.

Other Important Coverages from The Hartford

- **Commercial Auto Coverage**
Our policy provides coverage for accidents involving the vehicles you use in your business. The Hartford offers valuable enhancements, such as excess coverage for hired autos, and the extension of liability coverage to vehicles leased in the name of an employee on your behalf and at your direction.
- **Umbrella Coverage**
Provides up to \$10 million of additional liability coverage.

That's Not All

All business insurance is not the same. At The Hartford, we act on emerging insurance needs and provide convenient, cost-effective and quality coverage for your business.

To learn more or to get a quote, please call **877-293-4961** or e-mail Specialized.sales@thehartford.com

This flyer contains only general descriptions of coverages which may be provided and does not include all of the features, exclusions, and conditions of the policies it describes. Certain coverages, features, and credits vary by state and may not be available to all insureds. You should consult the actual policy language and speak with the appropriate Hartford representative to resolve any questions. In the event of a loss, the terms of the policy issued will determine the coverage provided.

All Hartford insurance products and services are sold through licensed producers or independent agents of The Hartford. The Boston Bar Association is not a licensed insurance producer or agent of The Hartford.

Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. USI Affinity 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.