

STRETCH®: COMPARE ALL OPTIONS AVAILABLE

Owning a small business means you have to do a lot of extra things. So does our Stretch®. The following shows the coverages and limits that come with the purchase of Stretch®. Most of the limits below can be customized to meet the needs of your business.

COVERAGE	STRETCH® \$50,000 BLANKET LIMIT	STRETCH® PLUS \$150,000 BLANKET LIMIT	SUPER STRETCH® \$350,000 BLANKET LIMIT	PREMIER STRETCH® \$500,000 BLANKET LIMIT
Back-up of Sewers and Drains	Included ¹	Included ¹	Included ¹	Included ¹
Brands and Labels	Included ¹	Included ¹	Included ¹	Included ¹
Building Property of Others	\$10,000	\$25,000	\$50,000	\$100,000
Business Income for Off-Premises Utility Services	\$25,000	\$50,000	\$100,000	\$150,000
Business Income From Off-Premises Operations	\$25,000	\$50,000	\$100,000	\$150,000
Business Income from Websites	\$10,000	\$25,000	\$50,000	\$75,000
Claim Expense	\$10,000	\$25,000	\$50,000	\$100,000
Computers Worldwide	\$5,000	\$10,000	\$25,000	\$50,000
Contract Penalties	\$1,000	\$5,000	\$10,000	\$25,000
Employee Dishonesty Coverage - Excludes ERISA Compliance	\$10,000	\$25,000	\$50,000	\$100,000
Expediting Expense	\$10,000	\$25,000	\$50,000	\$100,000
Fine Arts Coverage	\$10,000	\$25,000	\$50,000	\$100,000
Fraudulent Transfer Coverage	\$10,000	\$25,000	\$50,000	\$100,000
Lost Keys	\$1,000	\$2,500	\$5,000	\$10,000
Non-Owned Detached Trailers	Included in Blanket Limit	Included in Blanket Limit	Included in Blanket Limit	Included in Blanket Limit
Off-Premises Utility Services - Direct Damage	\$10,000	\$25,000	\$50,000	\$100,000
Outdoor Signs on Premises	\$10,000	\$25,000	\$50,000	\$100,000
Pairs or Sets	Included ¹	Included ¹	Included ¹	Included ¹
Paved Surfaces	\$15,000	\$25,000	\$50,000	\$100,000
Salesperson's Samples	\$1,000	\$5,000	\$10,000	\$25,000
Spoilage Business Income Sub-Limit	Included in Blanket Limit \$10,000	Included in Blanket Limit \$25,000	Included in Blanket Limit \$50,000	Included in Blanket Limit \$100,000
Sump Overflow and Sump Pump Failure	\$15,000	\$25,000	\$50,000	\$100,000
Transit - Business Income	\$10,000	\$25,000	\$50,000	\$100,000
Transit Coverage	\$10,000	\$25,000	\$50,000	\$100,000
Unauthorized Business Card Use	\$2,500	\$5,000	\$10,000	\$25,000
Valuation Changes: Commodity, Finished and Mercantile Stock	Included ¹	Included ¹	Included ¹	Included ¹

The following coverages contained within the Base Property offering receive increased limits through the purchase of a Stretch®:

COVERAGE	BASE PROPERTY LIMIT	STRETCH® TOTAL LIMIT	STRETCH® PLUS TOTAL LIMIT	SUPER® STRETCH TOTAL LIMIT	PREMIER STRETCH® TOTAL LIMIT
Accounts Receivable	\$25,000	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit
Business Income from Dependent Properties	\$5,000	\$25,000	\$50,000	\$100,000	\$150,000
Debris Removal ²	\$15,000	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit
Electronic Data ³	\$10,000	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit
Extended Business Income	45 days	60 days	90 days	120 days	180 days
Fire Department Service Charge	\$25,000	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit
Forgery Coverage (Including Credit Cards, Currency and Money Orders)	\$5,000	\$25,000	\$50,000	\$100,000	\$150,000
Interruption of Computer Operations ³	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
Newly Acquired or Constructed Property					
Building ⁴	\$500,000	\$1,000,000	\$1,500,000	\$2,000,000	\$2,500,000
Business Personal Property ⁵	\$250,000	\$500,000	\$750,000	\$1,000,000	\$1,500,000
Business Income ⁶	\$100,000	\$250,000	\$500,000	\$750,000	\$1,000,000
Outdoor Property	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
Personal Effects	\$10,000	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit
Property Off Premises	\$5,000	\$25,000	\$50,000	\$100,000	\$150,000
Valuable Papers and Records	\$25,000	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit	Included in the Blanket Limit

¹Included in the Limit(s) of Insurance for Covered Property (Building and/or Business Personal Property)

²Debris Removal coverage is limited to 25% of the amount paid for loss or damage to the covered property plus the amount listed in the grid.

³Coverage is subject to a Policy Year Limit, which is the maximum amount of coverage available for the entire policy year, regardless of the number of occurrences that take place.

⁴The limit for Building applies only if you have Building coverage.

⁵The limit for Business Personal Property applies only if you have Business Personal Property coverage.

⁶The limit for Business Income applies only if you have Business Income coverage.

SEE HOW STRETCH® CAN BROADEN YOUR PROPERTY COVERAGE

Contact your agent to learn more.



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.