

## WELCOME TO THE HARTFORD

## ENJOY PEACE OF MIND AND CONVENIENCE WITH A CARRIER THAT VALUES YOUR BUSINESS.

Running a small business isn't easy. It means wearing several hats every day. By choosing business insurance from a trusted source, you can offload some of the stress. And gain peace of mind.

Start here – by knowing what you can expect as our valued customer.

### A QUICK REVIEW OF YOUR HARTFORD POLICY

When you receive your Hartford policy, look for these documents.

**Your declarations page.** That's the first page of your insurance policy. It includes:

- Basic info about the policy
- Contact information for your business and agent
- The policy term (the policy effective and end dates)
- A description of what's insured, coverage provided and coverage limits

You'll receive a new Declarations Page at renewal and each time you change the policy. So review it carefully to make sure your information and coverages purchased are correct. And contact your insurance agent or The Hartford with any questions.

**Your policy documents.** These go into greater detail about the coverages provided under your policy, including:

- Our duties as your insurance company
- Your duties as our customer (including what's required when a claim occurs)
- Any limits on your coverage
- What's not covered (exclusions)

### SAVE TIME WITH FAST, RESPONSIVE ONLINE SERVICES

Use our convenient online services any time, day or night, for these transactions:

- Pay your bill
- View payment history
- Enroll and manage Auto Pay
- Request certificates of insurance and auto identification cards for your commercial vehicles

In most cases, you'll have a response from us within two business days.

**Learn more.** Visit our Online Business Service Center at [thehartford.com/servicecenter](http://thehartford.com/servicecenter).

### HANDY CONTACT INFO

#### Report a claim:

1-800-327-3636

24/7, 365 days a year

#### Online Business Service Center:

[thehartford.com/servicecenter](http://thehartford.com/servicecenter)

#### Policyholder services:

1-877-853-2617

7 a.m. to 7 p.m. CST (Mon – Fri)\*

#### Save time:

Have your account or policy number handy before contacting us.

\* Premium payments can be made 24/7, 365 days a year.

Prepare. Protect. Prevail.<sup>SM</sup>

continued



## YOU'VE HAD A LOSS OR ACCIDENT - NOW WHAT?

Accidents can happen despite your best efforts. When they do, contact us right away, 24/7, at 1-800-327-3636.

(The sooner, the better.) Let us know when the accident occurred and who was involved.

After your initial claim report, we'll try to contact you within 24 hours to:

- Explain the claims process
- Discuss the coverage provided by your policy based on the claim details
- Offer services to help make your claims experience as hassle-free as possible.

## PREMIUM AUDITS: MAKING SURE YOU PAY ONLY WHAT YOU OWE

When The Hartford issues a policy, the premium we charge is based on information you provide regarding your payroll, gross sales and business operations.

To make sure you pay only what's owed, we may conduct a premium audit after the current policy term expires to update that information. (We'll contact you shortly after renewal if your premium will be audited.)

You'll then receive a statement of premium audit, stating if a refund is owed or if additional premium is due.

To help minimize premium adjustments, contact your insurance agent or us whenever you:

- Open a new location
- Change the work you do or services you offer (e.g., expanding operations to include servicing what you sell)
- Make significant changes in payroll

**Pay-as-you-go billing option.** If you're a workers' comp customer, ask your agent or us about this

option. It can help you avoid a large down payment, reduce audit surprises and improve your cash flow.

## PAY YOUR BILL WITH MAXIMUM FLEXIBILITY

We know every business is different. That's why we make a number of payment options available. Make payments any time, day or night:

- Online by visiting [thehartford.com/servicecenter](http://thehartford.com/servicecenter)
- By calling 1-866-467-8730
- Through Auto Pay (Repetitive Electronics Funds Transfer - EFT)
- To enroll, go to [thehartford.com/servicecenter](http://thehartford.com/servicecenter) or contact us at 1-866-467-8730.

(Please note that we don't currently accept credit card payments.)

## GET AN INSURANCE CHECK-UP DURING POLICY RENEWAL

Your policy renews every 12 months. Before your renewal date (the date your policy term expires), your policy renewal document will arrive with any change in your policy and premium.

Renewal is a great time to contact your insurance agent or us for a business insurance check-up. It takes only a few minutes and helps us keep your coverage up to date with your needs. So be sure to ask.

## THE HARTFORD - PROTECTING THE LIVELIHOODS OF 1 MILLION+ SMALL BUSINESSES

The Hartford was the first company to create a business unit dedicated to small businesses. Today we're proud to serve over one million small businesses like yours. Let us help you prevail by providing exceptional customer service.

THANK YOU FOR YOUR BUSINESS. PLAY ON WITH THE HARTFORD!

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT.

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Business Insurance  
Employee Benefits  
Auto  
Home