

Small Commercial Definition – Eligibility Thresholds

(Note: each Line of Business Qualifies on its own – if one line is over, consult with your Underwriter for possible exception) This flyer contains only a general description of eligibility . Applies to insured's underwritten by Hartford Fire Insurance Company and its property and casualty affiliates, Hartford Plaza, Hartford CT 06155, CA lic.# 5152. (C) June 2012 The Hartford Financial Services Group, Inc. All rights reserved.



Line Of Business	Programs/Classifications	Spectrum Maximum Sales / Payroll Per Location (use rating basis)	Spectrum Maximum Sales / Payroll Per Account (use rating basis)	Spectrum Maximum Property Values Per Location/ Account (Millions)
Spectrum	All Programs and Classifications unless noted below	\$10,000,000 (Sales)	\$15,000,000 (Sales)	\$15M/\$20M
	Manufacturers (\$7,500,000 per Acct applies), Printers, Wholesalers	\$7,500,000 (Sales)	\$15,000,000 (sales)	\$7.5M/\$15M
	Telecommunications	\$5,000,000 (Sales)	\$5,000,000 (Sales)	\$7.5M/\$15M
	Architects/Engineers, Veterinarians, Real Estate Agents and Appraisers, Claim Adjusters, Interior Decorators, Biotechnology Labs	\$6,000,000 (Payroll)	\$6,000,000 (Payroll)	\$15M/\$20M
	Cable/subscription TV, Radio/ Broadcasting Station	\$2,000,000 (Payroll)	\$2,000,000 (Payroll)	\$7.5M/\$15M
	Contractors and Janitorial	\$1,000,000 (Payroll)	\$1,000,000 (Payroll)	\$10M/\$20M
	All Property only classes	Use Location Values	Use Location Values	\$10M/\$20M
	Outpatient Health Care Classes, Learning Centers, All Property only classes, Art Studios, Libraries, Museums, Schools, Lessors Risk (use appropriate program location limits)	Use Location Values	Use Location Values	\$15M/\$20M
Workers' Compensation	Programs/Classifications	Payroll Per Acct		
	Business/Personal Services, Retail, Biotechnology Labs, A&E, Vets, Technology Services and Manufacturing, Associations	\$6,000,000		
	Professional Services and Financial Services	\$9,000,000		
	Manufacturers, Printers, Restaurants, Wholesalers, Schools, Telecommunications, All Other Classifications	\$2,000,000		
	Contractors and Janitorial	\$1,000,000		
Automobile	Programs/Classifications	Power Units - Monoline		
	All Programs and Classifications written monoline (no limits for Auto if written in conjunction with Spectrum)	25 Auto		