

Stretch® Options

For Medical Offices

The Hartford's enhanced Stretch endorsements provide powerful new options for the protection of your business – for example, the \$250,000 blanket limit in our new Super Extension of Coverages for Medical Offices. Choose the Stretch that meets your business needs and let The Hartford put its strength to work for you!

Coverage	Stretch SS 04 08	Super Stretch for Medical Offices SS 04 93	Super Extension of Coverages for Medical Offices SS 40 74
Accounts Receivable (On- and Off-Premises Exposures)	\$25,000 limit	A Blanket Limit of \$150,000 at each described location for these coverages.	A Blanket Limit of \$250,000 at each described location for these coverages.
Computers & Media	\$10,000 limit		
Debris Removal	\$25,000 limit		
Personal Property of Others	\$10,000 limit		
Temperature Change	\$10,000 limit		
Valuable Papers and Records (On- and Off-Premises Exposures)	\$25,000 limit		
Back Up of Sewers and Drains (Within Covered Property Limits)	Included	Included	
Billable Hours (Actual Loss Sustained)	N/A	N/A	Included
Brands & Labels (Within BPP Limits)	Included	Included	Included
Business Income from Dependent Properties	\$25,000 limit	\$25,000 limit	\$25,000 limit
Business Income: Newly Acquired Premises – 180 Day Maximum	\$500,000 limit	\$500,000 limit	\$500,000 limit
Business Income: Off-Premises Utilities Services	\$25,000 limit	\$25,000 limit	\$25,000 limit
Business Income Extended Time Period	60 days	90 Days	12 Months
Claims Expense	\$10,000 limit	\$10,000 limit	\$10,000 limit



Coverage	Stretch SS 04 08	Super Stretch for Medical Offices SS 04 93	Super Extension of Coverages for Medical Offices SS 40 74
Computer Fraud	\$5,000 limit	\$5,000 limit	\$5,000 limit
Employee Dishonesty/ERISA	\$10,000 limit	\$25,000 limit	\$25,000 limit
Fine Arts	\$10,000 limit	\$25,000 limit	\$25,000 limit
Forgery	\$10,000 limit	\$25,000 limit	\$25,000 limit
Laptop Computers Worldwide Coverage*	\$5,000 limit	\$10,000 limit	\$10,000 limit
Newly Constructed or Acquired Buildings – 180 Days Maximum	\$1,000,000 limit	\$1,000,000 limit	\$1,000,000 limit
Newly Constructed or Acquired BPP – 180 Days Maximum	\$500,000 limit	\$500,000 limit	\$500,000 limit
Off-Premises Utilities Services – Direct Damage	\$10,000 limit	\$25,000 limit	\$25,000 limit
Ordinance or Law			
• Undamaged Part (Within Building Limit)	N/A	N/A	Included
• Demolition Cost	N/A	N/A	\$25,000 limit
• Increased Cost of Construction	N/A	N/A	\$50,000 limit
Outdoor Property	\$1,000/\$20,000 limit	\$1,000/\$25,000 limit	\$1,000/\$25,000 limit
Outdoor Signs	All	All	All
Pairs & Sets (Within BPP Limits)	Included	Included	Included
Personal Effects	\$25,000 limit	\$25,000 limit	\$25,000 limit
Precious Metals Exception	N/A	N/A	\$2,500 limit
Property at Other Premises	\$10,000 limit	\$10,000 limit	\$10,000 limit
Property Off-Premises	\$15,000 limit	\$25,000 limit	\$25,000 limit
Salespersons' Samples	\$1,000 limit	\$5,000 limit	\$5,000 limit
Tenant Building Coverage – Required by Lease	N/A	\$20,000 limit	\$20,000 limit
Tenant Glass (Actual Loss Sustained)	N/A	N/A	Included
Transit – Property in the Care of Carriers for Hire	\$10,000 limit	\$10,000 limit	\$10,000 limit
Valuation Changes	Included	Included	Included
Web Site Business Income	\$10,000 limit/ 7 days	\$50,000 limit/ 7 days	\$50,000 limit/ 7 days
Price	\$125	\$175	\$250

*Not covered if checked as baggage.

The Select Customer Stretches listed here are optional endorsements to the Spectrum® policy.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.