



Coverages to meet the unique needs of members of the National Wildlife Rehabilitators Association

The National Wildlife Rehabilitators Association is proud to offer a special insurance program for its members through The Hartford and Christian Baker Company.

What would you do?

As a wildlife rehabilitator, you know how much hard work it takes to succeed. The last thing you need is an unexpected loss to wipe out your operation, and all the good you are doing for local wildlife. You also know that there is more to caring for wildlife than just "picking them up." It is obvious that they need to be fed and often treated medically.

If a fire in your building or home required you to set up temporary quarters elsewhere for a few months, would your basic insurance policy cover those extra expenses, or would you just be "out of business" until repairs could be made?

If an animal in your care injures someone, would you be forced to stop rehabilitating because of the cost to defend yourself in court?

That is what we do

At Christian Baker Co., we respond to business trends and our customers' feedback on an ongoing basis. As a result, with the help of The Hartford Insurance Co., we have created a state-of-the-art small business owners policy called **Spectrum** that will cover wildlife rehabilitation work

Spectrum provides the coverage you need to assure that you can continue to serve your community as a wildlife rehabilitator. It comes with comprehensive property and liability coverage – and additional coverage to add value to your policy.

Examples

Spectrum offers:

- **Building and Business Personal Property** (when needed). Your Spectrum policy includes coverage to repair or replace your building and any equipment, stock, furniture or fixtures that you own.

Specific business property coverages included in Spectrum are:

- **Buildings and Contents.** Covers your buildings and/or business contents if they are damaged or destroyed because of a covered loss. You'll receive the full cost to replace your property up to a limit you select when you purchase your policy.

- **Business Income.** Reimburses you for up to 12 months resulting from a covered loss to your property. Extra expenses needed to continue your operations, such as renting temporary space, is also covered.
- **Business Liability.** Your Spectrum policy from The Hartford protects your operation against financial loss resulting from claims of injury or damage caused to others by you, your volunteers, or your employees.
- **General liability.** Covers you for certain offenses you or your employees commit in the course of your business. This coverage protects you against claims for Bodily Injury and Property Damage. If someone is injured by an animal that is under your care, they could file a claim against you for bodily injury. We would cover that claim.
- **Defense Costs.** Pays legal expenses for certain liability claims brought against your business regardless of who is at fault.
- **Medical Expenses.** Pays the applicable medical costs if someone is injured and needs medical treatment due to an accident on your premises.
- **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.

It's our Business to Protect Your Business

All business insurance is not the same. The Hartford has nearly 200 years of experience insuring American businesses. We know the coverages your business needs and have bundled them together for your convenience, and for substantially less than they would cost separately.

We provide flexible premium payment plans, an electronic funds transfer plan, and 24-hour, toll-free claims reporting.

Give our representative at Christian Baker Company a call and start enjoying the peace of mind that comes from knowing you are covered by the business insurance specialists – The Hartford and Christian Baker Company.

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