



**OUR BROAD FORM ENDORSEMENT DELIVERS
EXTRA PROTECTION WITH EXCEPTIONAL VALUE.**



**THE
HARTFORD**

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GO BEYOND INDUSTRY STANDARD WITH OUR GENERAL LIABILITY BROAD FORM ENDORSEMENT.

Special trade, heavy trade and general contractors need protection from undue lawsuits and other liability claims. The smallest incident can result in a significant loss to your business, so the more comprehensive your liability protection, the better.

THE HARTFORD'S GENERAL LIABILITY CHOICE®. NO ADDITIONAL CHARGE. ONLY ADDITIONAL ADVANTAGE.

That's why you need the protection of The Hartford's General Liability Choice® coverage. It's offered with our contractor's broad form endorsement, at no additional charge to you.

This winning combination gives you greater protection than the industry's standard coverage in many areas if someone should claim that your company is liable. Here are some of our automatic general liability (GL) extensions:

Blanket additional insured coverage. Automatically provides additional insured coverage, including:

- On-going operations
- Owned or rented premises
- Products-completed operations, when required by contract
- Waiver of subrogation
- Primary and non-contributory coverage, when required by contract

Unnamed subsidiaries. Automatically extends coverage to unnamed subsidiaries for an unlimited time.

Newly acquired or formed organization. Automatically extends for 180 days from acquisition or formation.

HOW OUR GL COVERAGE MEASURES UP: MAKE THE COMPARISON

The chart on this page shows how our contractor's general liability coverage compares with ISO's CG 00 01. ISO's GL coverage does not automatically grant these GL coverage extensions. In some instances, similar coverage may be endorsed.

KEY POINTS OF COMPARISON	ANALYSIS TIP	THE HARTFORD'S GL COVERAGE	ISO'S GL COVERAGE
Additional insured coverage	Is blanket additional insured coverage automatically provided for:		
	• On-going operations?	Yes	No
	• Products-completed operations?	Yes	No
	• Owned or rented premises?	Yes	No
	• Waiver of subrogation?	Yes	No
	• Primary and non-contributory?	Yes	No
Per project and per location general aggregate	Is there a separate general aggregate limit for ongoing operations on a per project and per location basis?	Yes	No
Limited coverage in connection with consolidated insurance (Wrap-up) program	Is products-completed operations coverage automatically provided in connection with a Wrap-up project when the Wrap-up program has expired or is no longer in effect?	Yes	No
	Is it clear that the Wrap-up exclusion only applies to contractors enrolled in a Wrap-up program?	Yes	No
	Does the Wrap-up exclusion provide an exception for repair work and punch list work?	Yes	No
	Does the Wrap-up exclusion provide an exception for off-site locations?	Yes	No
	Do additional insureds under a Wrap-up program qualify as additional insureds under a contractor's practice/GL policy?	Yes	No
Contractor's limited professional liability	Is there automatic coverage for "bodily injury" or "property damage" arising out of providing professional design services in connection with construction work performed by you or on your behalf?	Yes	No
Unnamed subsidiaries	Is coverage automatically extended for any subsidiary in which you own a financial interest of more than 50 percent of voting stock?	Yes	No
Newly acquired or formed organizations	Is coverage automatically extended for any organization you newly acquire or form for up to 180 days?	Yes	No
Electronic data liability	Is there an electronic data liability sublimit of \$100,000 automatically provided?	Yes	No
Contractual liability coverage	Does "insured contract" definition include bodily injury and property damage arising from construction or demolition operations within 50 feet of a railroad?	Yes	No
	Does the definition of "insured contract" include any obligation, as required by ordinance, to indemnify a municipality?	Yes	No
	Is contractual liability extended to include coverage for "personal and advertising injury" when required by contract?	Yes	No
Notice of cancellation to certificate holder	Does the policy automatically require cancellation notice to certificate holders within 30 days if canceled by us and 10 days if canceled for non-payment of premium?	Yes	No
Bodily injury employee lawsuits	Is there fellow employee lawsuits coverage for "bodily injury" to "employees," including "employees" operating mobile equipment and a non-owned watercraft?	Yes	No
Alienated premises coverage	Does the damage to property exclusion include an exception for "your work," if the premises are "your work"?	Yes	No
Damage to your work	Is the damage to your work exclusion limited to <i>that particular part</i> of "your work" out of which damage arises and included in the "products-completed operations hazard"?	Yes	No
Supplementary payments - coverages A and B	Are the limits for the cost of bail bonds automatically increased to \$2,500?	Yes	No
Medical payments coverage - including products-completed operations	Is there coverage for "bodily injury" included in the "products-completed operations hazard" under medical payments coverage?	Yes	No
Injury to employee's reputation with respect to incidental medical malpractice	Does "bodily injury" include injuries arising out of the healthcare services provided by your employed healthcare professionals including damages claimed for injury to the employee's reputation?	Yes	No

UNIQUE ENHANCEMENTS TO OUR BROAD FORM ENDORSEMENT - WITHOUT ADDED COSTS

You have unique needs. So, we enhanced our contractor's broad form endorsement (HS 24 50) to provide coverages essential to your business. The contractor's broad form is automatically endorsed onto our GL Choice for all our contractors at no extra charge, and include:

- **Per project and per location general aggregate.**
Provided on a blanket basis for all projects and locations.
- **Limited Wrap-up coverage.** Provides automatic coverage for:
 - » Products-completed operations when a Wrap-up program has expired
 - » Repair work and punch list work associated with a Wrap-up project
 - » Off-site locations associated with a Wrap-up project
 - » Wrap-up exclusion only applies to contractors enrolled in a Wrap-up program
 - » Wrap-up exclusion does not apply to contractors that qualify as additional insureds on the Wrap-up program
- **Contractor's limited professional liability coverage.**
Carve out for professional services exclusion when professional services are performed in connection with your construction work.
- **Electronic data liability coverage.** Automatic \$100,000 sublimit.
- **Contractual liability coverage.**
 - » Expanded for personal and advertising injury
 - » Expanded for bodily injury or property damage arising from construction or demolition operations within 50 feet of railroad
 - » Expanded to include work for a municipality
- **Notice of cancellation to certificate holders.**
Provides automatic notice of cancellation to certificate holders.
- **Supplementary payments.** Increased limit for the cost of bail bonds to \$2,500.
- **Injury to employee's reputation with respect to incidental medical malpractice.**
- **Bodily injury employee lawsuits.**
 - » To other co-employees or volunteer workers and their spouses, children, parents, brothers or sisters
 - » Bodily injury to co-employees of person driving mobile equipment
 - » Bodily injury to co-employees of person operating watercraft

ADD AN EXTRA LAYER OF PROTECTION WITH OUR SPECIAL OPTIONAL COVERAGES

The Hartford gives you more ways to cover all of your bases with these options:

- **Limited pollution coverage (HS 24 75).** Provides protection to insureds for liability arising out of a pollution incident due to pollutants brought onto a construction job site.
- **Data breach liability coverage (HC 00 06).** Provides protection to insureds from adverse financial impacts that can result from the unauthorized disclosure of personally identifiable information.
- **Employment benefits liability coverage (HC 00 21).** Provides protection to insureds for liability arising out of the administration of employee benefits programs.

Contact us today to learn more about The Hartford's Construction Group. Call your local agent or visit us at thehartford.com/construction.



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This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. 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 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. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of March 2017.

In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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