

WHOLESALE-DISTRIBUTION



OFFER YOUR CLIENTS AIRTIGHT COVERAGE FROM THE LOADING DOCK TO THE WAREHOUSE.



ADD PROTECTION WHERE IT COUNTS

Combine our property coverage with our competitive workers' compensation and general liability products to provide comprehensive product offerings for your wholesale-distribution clients.

TOP 10 REASONS TO PLACE YOUR WHOLESALE-DISTRIBUTION CLIENTS WITH THE HARTFORD

Let's partner together to offer wholesaler-distributors comprehensive product offerings. Here are the top 10 reasons why you can count on us to be your go-to carrier for your wholesale-distribution clients.

1. Property Choice® with wholesaler SPICE® is our Specialized Property Insurance Coverage Endorsement, provides automatic coverage for:

- Business personal property at unnamed premises (\$100,000 limit)
- Non-owned detached trailers (\$50,000 limit)
- Property in transit (\$50,000 limit)
- Off-premises utility service interruption (\$25,000 limit)
- Brands & labels and pairs & sets (included within the limit applicable to "stock")

2. General Liability Choice® automatically provides:

- A broad form insured definition that extends coverage to unnamed subsidiaries not insured elsewhere

Protection for vendors if your client is required by written contract to include them as additional insureds

- Primary, non-contributory status for additional insureds with whom your client agrees in writing

Prepare. Protect. Prevail.®

continued



We can help you customize a policy, including umbrella limits up to \$25 million.

3. Specialty General Liability professionals handle high hazard products with catastrophic exposures every day. A specialized claims team, experienced in high severity claims, is dedicated to triaging, assigning and monitoring these claims.

4. Product recall expense coverage applies to:

- Your clients' products
- Products that include your client's product as a component, which are recalled due to a defect, inadequacy or dangerous condition in your client's product
- Product tampering

5. Commercial automobile coverage, which automatically includes our broad form endorsement at no extra charge, provides a broad form insured definition that extends coverage to employees as insureds, as well as to LLCs as part of our Subsidiaries and Newly Acquired or Formed Organizations provisions. Our coverage also amends the fellow employee exclusion and includes a built-in waiver of subrogation.

6. The Hartford's Multinational Choice offers a spectrum of coverage options to provide your clients with broad protection and peace of mind in over 150 countries.

- Provides coverage for clients that export products or have employees who travel abroad, but have no physical presence or permanent employees overseas

7. Marine specialists can help you customize coverage for your clients' domestic and international exposures with our unique Warehouse & Logistics Choice, Ocean Cargo Choice® and Domestic Shipper's Interest. We also offer inland marine coverages, including builder's risk for new construction and installation floaters for new equipment.

8. Risk Engineering consultants can help control your client's workers' compensation losses with these tools:

- Team • Work return-to-work program, ergonomic evaluations and industrial hygiene
- 3-D driver safety training and FleetAhead® for auto loss management
- Our Risk Engineering website, available to insureds of The Hartford, featuring on-demand, industry-specific risk management tips, tools and training

9. Claims services include a special investigations unit that investigates possible fraud and a customer loyalty program that helps ensure that The Hartford listens and responds to customer needs in real time.

10. A strong, broad, all-lines appetite has made us one of the country's largest insurers of wholesaler-distributors, with deep industry knowledge and an ability to meet their needs.

Other optional coverages and services, as well as limits higher than those cited, may be available for additional premium.

LEARN MORE.

Contact your Middle Market underwriter or visit thehartford.com/mmagent for tools and resources you can use with your wholesale-distribution clients.

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 April 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.

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



Business Insurance
Employee Benefits
Auto
Home