

COMPREHENSIVE SOLUTIONS TO HELP MIDSIZE ENERGY BUSINESSES THRIVE.

Energy companies of all sizes are finding newer and more efficient ways to produce the energy we need. The Hartford is here to help protect with insurance solutions designed to meet the distinctive risks an energy business faces.

OUR NEW ENERGY EXPRESS TEAM HAS DEDICATED UNDERWRITERS FOR ENERGY ACCOUNTS OF \$100-400K, QUICK TURNAROUND AND THE BACKROOM TO MANAGE THE COMPLEXITY OF AN ENERGY BUSINESS OF ANY SIZE.



OUR AREAS OF FOCUS

For the energy industry includes, but isn't limited to the following:

Power Generation & Utilities:

- Electrical cooperatives*
- Gas and electric utilities
- Independent power producers
- Power generation and transmission
- Renewable energy

Mineral Mining:

- Open pit
- Strip

Midstream:

- Natural gas pipeline operators
- Natural gas processors
- Natural gas storage
- LNG storage, liquefaction and regasification entities
- Terminal operations
- Pipeline construction/maintenance

Renewables:

- Geothermal
- Hydropower
- Biofuels
- Biomass
- Wind and solar energy
 - » Manufacturers
 - » Contractors
 - » Maintenance service providers

Upstream:

- Geophysical engineering and consulting
- Distributors of oil field equipment
- Instrument logging and survey work
- Ancillary oil field services
- Oil field tool and equipment rental
- Fabricated metal products-energy related

*Rural Electrical Cooperatives available through a dedicated wholesale agent.



TAILORED COVERAGES

The Hartford can design a customized insurance program for energy companies

Commercial Auto

- Coverage for accidents involving vehicles owned, leased or rented by renewable energy companies

General Liability

- General Liability Choice® provides liability coverage for bodily injury and property damage

Workers' Compensation

- Broad form endorsements to help protect against certain unknown and unanticipated exposures not typically covered by a standard policy

Commercial Umbrella

- Up to \$15 million policy limits* and comprehensive catastrophic liability coverage



OUR TOTAL SOLUTION INCLUDES:



Forward-thinking insurance coverages to protect assets and promote future growth



Customized claims and risk engineering services to help prevent losses and achieve the best outcomes if a claim does occur



Dedicated underwriters and risk engineering consultants who specialize in the unique risks the energy industry faces and partner with you to help manage them



The Hartford's Multinational Choice offers a spectrum of coverage options to provide broad protection and peace of mind in over 200 countries

The Hartford holds itself to the highest standards of ethical conduct in all transactions, demonstrating respect for people, communities and the environment.

We've been named one of the World's Most Ethical Companies by the Ethisphere Institute twelve times.



PUT OUR ENERGY TEAM TO WORK FOR YOU

Contact the Energy Express team for your \$100-400K energy business today or learn more at [TheHartford.com/energy](https://www.thehartford.com/energy)



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

* Up to \$25 million may be available depending on type of account

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 August 2020.

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, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, 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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