

FINANCIAL INSTITUTIONS

MANAGING RISK IS A CHALLENGE WE UNDERSTAND WELL.



Since the financial crisis in 2008, customers are more careful in deciding where to place their trust and livelihood. It's no longer just a matter of seeking safer investments. As the owner of an investment firm, you want to meet your customers' needs and run a successful business. With all your worries, insurance may not always be at the top of your mind. But with The Hartford by your side, you can concentrate on your business, while we help you protect your assets.

DESIGNED SPECIFICALLY FOR INVESTMENT FIRMS

COVERAGE	DETAILS/BENEFITS	FEATURES
Property	<p>You have a variety of property, owned, leased or in your temporary possession, from buildings and computers, to accounts receivable and fine arts.</p> <p>You need to protect your property from loss with coverage that addresses common insurance exposures, as well as those that are unique to your industry.</p>	<ul style="list-style-type: none"> • Broad business personal property coverage, including protection for computers, specialized software and extensive network systems • Mail transportation coverage provides worldwide protection for stocks, bonds, money orders and other valuable securities while in transit • Valuable papers coverage helps you recapture the information you need to maintain in the event that your original documents are damaged during a loss event. This protection includes valuable documents held for regulatory compliance and client tracking purposes • Business property coverage, such as laptops and trade show exhibits taken on worldwide travel by your employees • Business income, including extra expense coverage because your business cannot afford an interruption
General Liability	<p>You provide a valuable service that makes you vulnerable to lawsuits claiming damage or injury from incidents like slips and falls.</p> <p>You need broad liability coverage for bodily injury and property damage arising from your firm's premises and operations and those held in trust.</p>	<ul style="list-style-type: none"> • Recognition of employees as insureds protects employees as they process transactions and interact with customers in work areas • Extended 180-day grace period coverage for new companies you acquire or create • Personal and advertising injury coverage for: <ul style="list-style-type: none"> - Libel - Defamation - Slander - Product disparagement <p>Includes offenses involving storage of customer account and credit card information</p>
Management and Professional Liability	<p>Protection for complex management liability exposures that financial institution firms face at unprecedented levels as regulatory scrutiny has intensified in the years following the financial crisis.</p>	<p>Coverage for key exposures:</p> <ul style="list-style-type: none"> - Professional Liability (E+O) - Cyber Liability - Fiduciary Liability - Kidnap & Ransom - Directors & Officers Liability - Employment Practices Liability (EPL) - Crime and Fidelity

Prepare. Protect. Prevail.®

continued



COVERAGE	DETAILS/BENEFITS	FEATURES
Commercial Auto	<p>Your employees often drive to client, vendor or portfolio company sites.</p> <p>Our commercial auto insurance provides peace of mind by covering accidents for employees whether they use their own cars for business or vehicles owned, leased or rented by your firm.</p>	<ul style="list-style-type: none"> • Hired auto physical damage and liability coverage for your owned autos automatically covers physical damage to any auto your firm rents, loans or leases, up to \$100,000 per loss • Employees as additional insureds provides coverage for employees who use their own autos to conduct business • Lease or loan gap coverage pays the difference between the outstanding lease or loan balance and actual cash value, if the auto is a total loss and the outstanding balance is greater than the actual cash value
Workers' Compensation	<p>One of your most important assets is your people. When an employee suffers a work-related injury or illness, you feel it – not only in your concern for the employee's well-being, but also in direct and indirect costs.</p> <p>We assist you in minimizing workplace injuries and illnesses and help you get injured employees back to work as quickly as medically appropriate.</p>	<ul style="list-style-type: none"> • Workers' compensation broad form endorsement – at no additional cost – helps protect against certain unknown and unanticipated exposures typically not covered by a standard policy • Team•Work return-to-work program helps get injured employees back on the job as soon as medically appropriate • Payroll billing option – offered at no extra cost – features premium payments based on actual payroll and timed to your firm's payroll schedule; helps you: <ul style="list-style-type: none"> - Manage your cash flow - Mitigate audit surprises • Additional services available to help you mitigate risk: <ul style="list-style-type: none"> - Herman Miller's solutions can help you: <ul style="list-style-type: none"> » Prevent workplace injuries that occur as a result of ergonomic issues » Assist in bringing injured employees back to work sooner, with accommodations for injuries using ergonomically correct furniture - Aurico's turnkey solutions can help you: <ul style="list-style-type: none"> » Perform robust employee background checks » Identify and hire the best candidates Aurico can also perform MVR screening for risks that have an auto exposure
Multinational	<p>Your employees frequently travel abroad, or your firm may have offices or production facilities outside of the U.S. We offer a suite of multinational coverages that provide you with broad protection and peace of mind.</p>	<ul style="list-style-type: none"> • Additional, competitive multinational insurance programs available including: <ul style="list-style-type: none"> - Property - Liability - Employer responsibility - Kidnap, ransom and extortion - Claims services - Travel support services

TIPS TO HELP PREVENT A LOSS

To help you enhance safety and reduce losses, we offer risk management information on topics such as:

- Ergonomics
- Slips and falls
- Emergency action plan

EASY CLAIMS REPORTING AND COST-SAVING SERVICES

Reporting a claim as soon as it happens is easy with our 24/7, online claim reporting. Our claim services can help you:

- Keep your business running
- Get injured employees back to work as soon as medically appropriate
- Control costs through our medical networks, medical bill review, fraud detection, and subrogation and recovery services

LEARN MORE. Contact your agent from The Hartford or visit us at thehartford.com/financial-institutions.



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

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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