

LARGE PROPERTY - PUBLIC ENTITY



HELP PROTECT YOUR PUBLIC ENTITY CLIENTS WITH OUR SEAMLESS, CUSTOMIZED LARGE PROPERTY PRODUCTS.

PROVIDING COVERAGE SOLUTIONS TO A WIDE VARIETY OF PUBLIC ENTITIES

- Schools (K-12)
- Municipalities
- Counties
- Colleges and universities
- Housing authorities
- Parks and recreation districts
- Water and sewer districts
- Transit authorities
- Airports
- Tribal nations
- Religious entities

ALL THE BENEFITS FROM ONE RELIABLE SOURCE: THE HARTFORD

Sharing risk is a smart way to reduce exposure to unexpected loss. The Hartford can help your clients manage their risks more effectively. Our dedicated public entity professionals are ready to help them address the wide range of exposures they face.

BUILD A TAILORED POLICY WITH PROPERTY CHOICE® ELITE

Property Choice Elite enables us to build a seamless, tailored policy for each large property customer. Our specialized policy forms provide greater flexibility to meet their insurance needs.

Coverage and Capabilities

- Primary
- Excess of loss
- Reinsurance assumed
- Pooling
- Quota share
- Loss limits
- Blanket limits
- Shared & layered
- Aggregate deductibles
- Captive fronting

You can depend on responsive customer service from dedicated claims and risk engineering specialists.

Together We Prevail™

continued



HELP YOUR CLIENTS PROTECT THEIR BUSINESS AND BOTTOM LINE

Access our network of risk engineering consultants for:

- Special hazards and management programs evaluation
- Assistance with business continuity management planning
- Preconstruction consulting, site surveys and plan reviews, including sprinkler and water supply installations
- Guidance in developing an electrical preventive maintenance (EPM) program
- Impairment monitoring services

OFFER CLAIMS SERVICES FINE-TUNED FOR EACH CUSTOMER'S NEEDS

Count on The Hartford to tailor the way we handle claims for each of your accounts. We're consistently flexible, so your customers receive just the right services.

Large Property claims are handled by our major case organization, staffed by highly skilled adjusters with an average of 23 years of property claims experience. They're available around the country for all claims.

For business interruption claims, our certified public accountants help assess lost business. They understand the underlying coverage and adjustment issues and work with your finance experts for fast, accurate calculations.

Dedicated claims expert for equipment breakdown in-house.

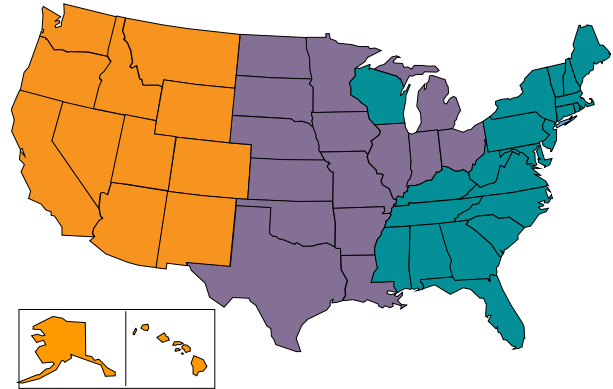
Our dedicated catastrophe claims operation coordinates activity and communication for hurricanes, severe hail storms, blizzards, and other disasters, working closely with our major case team.

WHY THE HARTFORD?

Proven reputation.

For 200+ years, The Hartford has been delivering on our promises. The Hartford has been named one of the "World's Most Ethical Companies" by the Ethisphere Institute nine times.

Our knowledgeable and experienced underwriters will work with you to help ensure quick and accurate decisions when it comes to your clients' large property and public entity needs.



To learn more about The Hartford's Large Property products for Public Entities, please contact:

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GET QUICK, ACCURATE DECISIONS FROM EXPERTS IN LARGE PROPERTY/ PUBLIC ENTITY. Learn more from our program experts today.

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 February 2018.

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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Business Insurance
Employee Benefits
Auto
Home