



**PROTECTION THAT HELPS REMOVE THE BARRIERS
TO BUSINESS OPPORTUNITIES AROUND THE WORLD.**



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home



For U.S. companies that do business in more than one country, every border introduces a whole new set of challenges. Laws, customs and language barriers can turn an insurance need or claim into a maze.

To help manage it all, our multinational products can provide coverage in more than 150 countries with a single point of contact in the U.S., and the high commitment to quality and customer service that you have come to expect from The Hartford.

It's borderless insurance, delivering one coordinated insurance program for every risk we cover. Helping you get past borders to a world of opportunities.

A SPECTRUM OF COVERAGE THAT GOES FAR AND WIDE

Whether you need to cover employees traveling abroad or a whole overseas enterprise, The Hartford can offer the right package of protection.

U.S. BASED POLICY COVERING FOREIGN RISK		THE HARTFORD CONTROLLED MASTER PROGRAM (CMP) - U.S. MASTER POLICY WITH LOCAL POLICIES ATTACHED	
THE HARTFORD PASSPORT PACKAGE Package for occasional international business travel	THE HARTFORD EXPORTER'S PACKAGE Non-Admitted Foreign Package	SMALL CMP DIC Non-Admitted Package over Admitted Foreign Policies (up to 10 countries)	CMP* Large Local Admitted Foreign Policies - DIC Non-Admitted Foreign Package (more than 10 countries)
COVERAGE OPTIONS:	COVERAGE OPTIONS:	COVERAGE OPTIONS:	COVERAGE OPTIONS:
General Liability	General Liability	General Liability	General Liability
-	Product Liability	Product Liability	Product Liability
Auto Liability	Auto Liability	Auto Liability	Auto Liability
Foreign Voluntary Workers' Compensation/ Employers Liability	Foreign Voluntary Workers' Compensation/ Employers Liability	Foreign Voluntary Workers' Compensation/ Employers Liability	Foreign Voluntary Workers' Compensation/ Employers Liability
Property	Property	Property	Property
Travel Support Services	Travel Support Services	Travel Support Services	Travel Support Services
Business Travel Accident	Business Travel Accident	Business Travel Accident	Business Travel Accident
Kidnap, Ransom, Extortion	Kidnap, Ransom, Extortion	Kidnap, Ransom, Extortion	Kidnap, Ransom, Extortion
	Cargo	Cargo	Cargo
		Cyber	Cyber
		FINPRO	FINPRO
		Admitted Local Pols.	Admitted Local Pols.

*Also available: Cash Flow CMP - large loss sensitive and captive programs



**OUR APPETITE ABROAD
IS THE SAME AS IT
IS DOMESTICALLY.**



WHATEVER YOUR STAKE IS IN MULTINATIONAL COMMERCE, THE HARTFORD CAN HELP PROTECT IT.



You may conduct business overseas in a variety of ways. The Hartford offers insurance packages for a wide range of these ventures, from occasional trips to manufacturing plants.

CONSISTENT HIGH QUALITY SERVICES

You'll have access to strong risk engineering services, just as you do stateside. And consistent, coordinated high quality claims services. So you can put aside worries about unknown risks on unfamiliar turf.

THE HARTFORD PASSPORT PACKAGE

PROTECT YOUR EMPLOYEES WHEREVER THEY VENTURE

Whenever your employees journey abroad for business or temporary assignments, we can cover them while they're going about their business with The Hartford Passport Package. Coverage extends to:

- Participating in multinational exhibitions, trade fairs or conferences
- Sponsoring trips, tours or study groups abroad
- Performing service or repair work abroad

THE HARTFORD EXPORTER'S PACKAGE

PROTECTION THAT GOES BEYOND BUSINESS TRIPS TO MULTINATIONAL COMMERCE

The Hartford Exporter's Package is for those with foreign product exposures (exports or sales), foreign suppliers and/or foreign or online advertising but no permanent employees, legal entities, manufacturing plants, retail stores or other physical locations outside the U.S.

It covers the same activities protected under our passport package, as well as:

- Importing or exporting raw materials or finished products, or selling services to customers outside the U.S.
- Using the internet to advertise or sell products or services to customers in foreign countries

It's simple, cost-effective coverage, including:

Commercial general liability.

Provides protection for claims brought outside the U.S., including:

- Bodily injury and property damage
- Employee benefits liability
- Personal and advertising injury
- Medical payments

Other coverages.

- Commercial, personal and miscellaneous property
- Business travel accident
- Employers' responsibility and travel assistance
- Commercial auto liability
- Kidnap and extortion coverage

THE HARTFORD CONTROLLED MASTER PROGRAM

THE BEST OF ALL WORLDS

The Hartford's Controlled Master Program (CMP) combines our Multinational Choice master policy with local admitted policies - in one coordinated insurance program.

It provides the same kind of coverage you expect in the U.S. combined with The Hartford's multinational expertise and local placement capabilities. That includes:

- Local admitted policies issued through our partnership with AXA, one of the largest international insurers in the world, or through other local insurers
- Many lines of business available, aligned with domestic coverages: Property, equipment breakdown, transit, ocean cargo, professional liability, general liability, auto, employers' responsibility, business travel accident, kidnap & ransom, and more
- Travel support services for business travel provided through a global vendor

Our Multinational Choice Master Policy.

This covers you worldwide, excluding the U.S., Canada and Puerto Rico, with an option to include Canada:

- Issued in U.S. dollars; paid in U.S. dollars
- Insured by The Hartford
- Difference in conditions/difference in limits provisions
- Primary when not covered by local policy, where permitted

Local policies.

These are issued by our partner carriers within the AXA global network.

- Issued in local currency, paid in local currency
- Good local standard policies
- Compliant with local laws and regulations
- Specific to country and line of business
- Claims paid locally

Addressing the unique risks associated with foreign operations.

With The Hartford Multinational Choice, you can face the unknown overseas with more confidence.

- A seamless, coordinated, positive customer experience, whether the risk is domestic or multinational
- Peace of mind with good local standard policies for foreign risks, in compliance with local regulation

AN EFFICIENT, EFFECTIVE, BORDERLESS SOLUTION

Our Controlled Master Program (CMP) offers a broad package of coverages for U.S.-based businesses with international operations.

While it's up to your business to select compliant risk solutions, we can help you ask the right questions to uncover exposures. We've created tools that help brokers or agents start the conversation, leading to customized, flexible programs.

To help you navigate the often unfamiliar territory of international claims, rely on our specialized, solution-oriented team, including:

- Multinational program architects
 - Local coverage specialists
 - Experienced claims and delivery resources
- Together, they can deliver the customer-focused global solutions that meet your needs today and in the future.



**AROUND THE WORLD,
OUR CLAIMS TEAMS
RESPOND TO YOU AS SOON
AS YOU CALL US.**

TRAVEL SUPPORT SERVICES

HELP ON THE SPOT

An unexpected illness, toothache or forgotten medication can ruin a trip. Fortunately, with Travel Support Services, included with The Hartford's Multinational Choice policies, help is only a phone call away.

Whenever you travel internationally on trips of 180 days or less, you can count on The Hartford's service provider, Generali Global Assistance USA¹ (GGA).

Medical, personal and security assistance services.

All are available to you from GGA. Here's what that means:

- Local assistance in 200 countries and territories worldwide
- 35 24/7 assistance centers staffed with multilingual assistance coordinators and case managers
- Medical and security staff
- Online access from your computer or mobile device 24/7 from anywhere in the world

DEDICATED CLAIMS TEAM AND LOCAL EXPERTISE

To ensure that your claims service needs are met with a high level of competence and success, The Hartford provides:

- A dedicated international claims coordination unit
- Access to an international network of local claim specialists that provide responsive and efficient claim management
- Specialists who can tap into local claim investigators and attorneys who know the customs and laws of their respective countries



WHY THE HARTFORD

The Hartford is ready to help you meet global challenges and prevail – wherever you conduct business.

Fewer coverage gaps.

The Hartford offers a broad package of protection that eliminates many coverage gaps.

Broad appetite.

Our appetite abroad is the same as it is domestically.

Customized coverage.

Multinational Choice can be customized to meet your unique needs, with six coverages, plus 24/7 travel support services from Generali Global Assistance.

Umbrella coverage.

The Hartford's umbrella/excess coverage limits can be localized as part of a CMP to meet coverage limit and contractual needs for auto, commercial general liability and employers' responsibility, etc.

Reliable claims services.

Multinational claims and support for kidnap and ransom and extortion are managed and overseen by The Hartford.

Growth potential.

Our coverage can grow as your business grows, with higher limits and coverage options.

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.



**LET'S START ERASING
SOME OF THE
INSURANCE BARRIERS
YOU FACE.**

¹ Travel support assistance services are provided by our service provider, Europ Assistance USA/Generali Global Assistance USA. These entities are not affiliated with The Hartford and are not providers of any insurance coverage.

Foreign local policies may be underwritten by affiliates and partners in the AXA Corporate Solutions Assurances network or by other locally licensed foreign insurers. The Exporters and CMP policies are underwritten by Hartford Fire Insurance Company in the U.S. and issued to the U.S.-based insured, covering its financial interest relating to its exposures located outside of the U.S. Generally, claims under foreign local policies will be adjusted and paid locally by the local insurer with The Hartford providing oversight and serving as the U.S. insured's point of contact in the U.S. Claims under the Exporters and CMP policies will generally be handled in the U.S. and paid to the U.S. insured in accordance with the terms and conditions of the policies. The Hartford may contract with AXA Matrix Risk Consultants and other risk consultants to perform risk engineering services outside of the U.S.

Not all coverages are offered in all jurisdictions and no coverage may be provided in some jurisdictions where restricted by law. All policies should be read carefully to identify all exclusions, limitations, and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

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

LEARN MORE. Visit thehartford.com/global to learn more about our multinational solutions.



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