

THE HARTFORD MULTINATIONAL CHOICE

WHAT IF? 5 GLOBAL BUSINESS CLAIMS AND HOW THE HARTFORD CAN HELP YOU SOLVE THEM.



Taking your business beyond U.S. boundaries opens up a lot of questions.

What kinds of risks could you face? What about complex claims with third party exposures? How can you best cover your assets and employees – without gaps and delays? And, most important, which insurer can you trust?

Take a look at how The Hartford's global insurance can help resolve these questions and some tricky fictional scenarios.

CLAIM 1

Type of insured	Electrical appliance manufacturer
Overseas exposures	Operations in China, Malaysia and Vietnam and sells both branded and white-labeled products through a variety of worldwide distributors. At the broker's request, The Hartford issues a Controlled Master Program with local admitted policies in China, Malaysia, Vietnam and the UK.
Situation	Fire: A fire starts in the insured's rented office in London. In addition to the fire and smoke damage to the insured's contents, there's water damage to a neighboring office. The neighboring tenant alleges that the insured's premises was to blame.
Solution	The Hartford, through its local partner, engages a local adjuster to investigate the cause of the fire and provide the insured with a defense. If the insured is determined liable, The Hartford, in partnership with the local partner and the local adjuster, works to settle the claims for the insured's loss as well as the third party neighbor's damage. If we determine that the insured isn't liable, and the claimants pursued the claims, The Hartford, through its local partner, retains counsel to defend the claims against the insured.
Advantage	Timely communication: The Hartford can provide the insured's U.S. headquarters with timely updates while actively participating in the defense or settlement of the loss in the local jurisdiction.

CLAIM 2

Type of insured	Law firm
Overseas exposures	International operations in Continental Europe, Latin America and Asia. At the broker's request, The Hartford issues a Controlled Master Program with local admitted policies for coverages including Employers Responsibility/Voluntary Workers' Compensation.
Situation	Heart attack: On temporary assignment in Columbia, a partner from the law firm suffers a heart attack while on the insured's premises.
Solution	The Hartford engages its international travel support services partner to obtain emergency medical services to immediately stabilize the injured partner. If appropriate medical care isn't available, The Hartford arranges for the partner to be transported back to the home country for long-term medical care. As needed, The Hartford can arrange for a spouse, partner or other family member to travel with their injured loved one.
Advantage	Immediate care and coordination: Through its emergency assistance and response services, The Hartford coordinates with all parties involved to provide updates: the local Columbian contacts and local carrier; the insured's parent company in the U.S.; and the injured partner's family. The partner receives medical treatment for the heart attack as provided under the local and master policies.

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CLAIM 3

Type of insured	A manufacturer of electronic components
Overseas exposures	Manufacturing operations in the U.S. and abroad including China. At the broker's request, The Hartford issues a Controlled Master Program with local admitted property and liability policies in China and other countries.
Situation	Fire: A power surge causes an overloaded electrical panel to overheat and ignite a small fire, resulting in damage to the building and finished stock in the China operation.
Solution	The Hartford, through its local partner, quickly dispatches highly qualified adjusters via its network to establish loss and assist the insured with restoration and resumption of business. The Hartford, through its local partner, also engages its forensic accounting resources to assist the insured in calculating its business interruption and extra expense loss.
Advantage	Quick recovery and return to business: The Hartford's deep claims experience and expertise helps our insureds quickly recover from unexpected events, so they can resume operations quickly and efficiently.

CLAIM 4

Type of insured	Financial services firm
Overseas exposures	Operations in the U.S. with travel to France. At the broker's request, The Hartford issues a U.S. contingent auto liability policy.
Situation	Auto damage: While en-route to a client meeting, an insured's employee, based in the U.S. and traveling in France, swerves to avoid a pothole and inadvertently hits a road sign, causing minor damage to the right fender of the rental vehicle. The employee had declined the auto damage waiver with the rental company.
Solution	The Hartford partners with the insured and the rental agency to adjust and pay the loss, minus the auto physical damage deductible under the insured's contingent auto coverage.
Advantage	Seamless and timely loss adjustment: The Hartford can assist in adjustment of losses around the world, partnering with our insureds and serving as their trusted claims advocate.

CLAIM 5

Type of insured	Non-governmental organization providing community-based financing. At the broker's request, The Hartford issues a Foreign Voluntary Workers' Compensation policy.
Overseas exposures	Frequent travel to various countries, specifically Central America and Southeast Asia (Vietnam).
Situation	Endemic disease: While on a community visit outside the U.S., an employee of the insured contracts dengue fever, which causes serious complications requiring medical repatriation and a lengthy recovery period.
Solution	Working with its global network of emergency service providers, The Hartford arranges medical evacuation back to the U.S. for treatment and pays workers' compensation benefits (for endemic disease) as part of its Foreign Voluntary Workers' Compensation offering.
Advantage	Speedy and convenient resolution of complex risk needs: The Hartford has a broad suite of global solutions to meet the dynamic risk needs of its insureds.

Wherever you do business, The Hartford can deliver flexible solutions that:

- Save time, hassle and further loss
- Help eliminate gaps in coverage
- Comply with local regulatory requirements
- Ensure fair outcomes

BE GLOBALLY PREPARED. For more information, visit thehartford.com/global.

The scenarios summarized herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions, and exclusions of the issued policy. Please refer to the issued policy to determine all terms, conditions and exclusions of coverage.

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.

In Texas, 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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THE HARTFORD

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