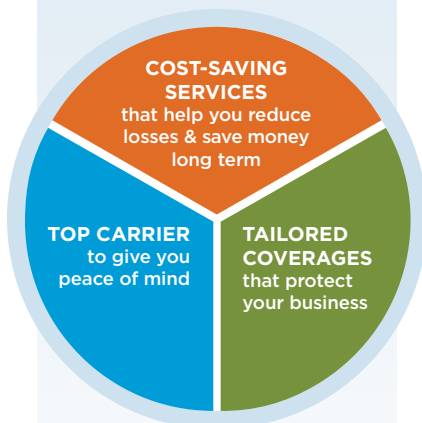


SPECIALTY GENERAL LIABILITY INSURANCE FOR HIGH-HAZARD BUSINESSES



PROTECT YOUR BUSINESS ASSETS WITH OUR TOTAL SOLUTION.

FEEL CONFIDENT WITH OUR TOTAL SOLUTION



Designed Especially for
Manufacturers, Wholesaler-
Distributors and Importers
of Severity Products

Someone using exercise equipment you manufactured is severely injured by the equipment when it breaks. Or a customer slips and falls on your premises and sues you. Whether it's the result of an injury, negligence, or an error in product design, one costly lawsuit could threaten everything you've worked so hard to build.

You can't stop every accident or lawsuit from happening, but you can keep your assets from becoming vulnerable in the event of a loss. The Hartford's Specialty General Liability coverage can provide just the protection your business needs, with options that can be tailored to your unique products or operations.

WE CAN HELP YOU STAY IN BUSINESS AFTER A LOSS

With our total solution for high-hazard businesses, you can have peace of mind knowing that you're receiving the coverages and services your business needs from a top multinational insurance carrier. We handle catastrophic exposures every day, and we'll work with you to lessen the impact to your business when you have a claim.

Prepare. Protect. Prevail.®

continued



TYPES OF BUSINESSES WE INSURE

We offer coverage for manufacturers, wholesaler-distributors and importers of difficult-to-place products, including startup companies. Below are examples:

PRODUCTS (\$20,000 MINIMUM PREMIUM)			PREMISES – OPERATIONS (\$100,000 MINIMUM PREMIUM)	
• Auto & truck parts	• Hand & power tools	• Pressure vessels/tanks	• Grocery stores/supermarkets	• Parking lots & garages
• Beauty & cosmetics	• Industrial equipment	• Railroad products	• Janitorial	• Restaurant chains
• Boilers/HVAC	• Machinery	• Renewable energy	• Malls/shopping centers	• Service contractors
• Electrical equipment	• Marine products	• Structural metals	• Medical offices (x professional)	• Vacant buildings
• Fitness equipment	• Medical devices	• Valves & flanges	• Movie theaters	• Warehouses
• Furniture	• Overhead cranes	• Veterinary products	• Office buildings	

TAILORED COVERAGES

Our Specialty General Liability coverage protects against injuries to others that occur at your business.

We also offer coverage for:

- Premises and operations
- Product recalls/product E&O
- Prior acts/nose/tail coverage
- Discontinued products
- Multinational exposures
- Self-insured retention/manuscripted coverages
- Claims-made options
- Liquor liability

HIGHER LIMITS FOR ADDED PEACE OF MIND

When your business needs higher limits of protection, you can choose our umbrella/excess liability policy. It offers:

- Catastrophic liability coverage
- Policy limits up to \$25 million (over our primary GL/products coverage)
- General liability and/or products coverage
- Follow form excess or umbrella

COST-SAVING SERVICES

- Dedicated specialists experienced in handling hard-to-place products and premises risks
- Risk engineering services to help you reduce the frequency and severity of accidents at your business
- Dedicated products claim specialists experienced in handling complex claims
- Direct and agency billing options
- Seamlessly integrated claims-handling with bundled and unbundled options
- Deductibles, self-insured retentions, first-dollar
- Cost-effective rating options tailored to your needs, including composite rating
- Occurrence or claims-made forms
- Automatic additional insureds and waivers

TOP CARRIER YOU CAN RELY ON

- Admitted and non-admitted capabilities
- 25+ years of experience insuring high-hazard businesses
- 200+ years of experience delivering on our promises to customers
- Quick turnaround

GET A QUOTE.

See how our total solution can protect your business. Contact your local agent or broker representing The Hartford 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.

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.

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



Business Insurance
Employee Benefits
Auto
Home