

UMBRELLA/EXCESS COVERAGE



WHEN LOSSES EXCEED PRIMARY LIMITS, THE HARTFORD ADDS AN ESSENTIAL LEVEL OF PROTECTION.



\$25MM UMBRELLA/EXCESS CAPABILITY

- Added to other primary casualty policies, our umbrella coverage provides an extra level of protection.
- Available for Middle Market and National Accounts based on primary underlying placement guidelines, risk appetite and underwriting criteria.
- Behind it stand dedicated underwriters, Risk Engineering consultants and liability claims specialists.

For more than 200 years, The Hartford has been helping businesses protect against catastrophic exposures. We know the risks and can accurately quote the right amount of protection.

Since unforeseen liabilities can reach into the millions, clients may face losses that can seriously impact their company's finances. That's a worst case scenario. Fortunately, there's a superior solution.

Top off policies with \$25MM of protection.

The Hartford's umbrella or follow form excess coverage adds up to an additional \$25MM to the limits of an existing underlying policy. It's extra protection that can be vital when unforeseen losses exceed the underlying limits.

One slip-and-fall or auto accident, for instance, can result in damages that easily exceed \$1MM in damages. What then? Without umbrella coverage, the policyholder pays the difference.

Coverage without borders.

Our umbrella coverage picks up where the underlying policy leaves off, covering losses up to \$25MM. And more territory, too: The Hartford's umbrella policy provides worldwide protection.

RELY ON DEDICATED UNDERWRITING AND CLAIMS EXPERTISE

Our underwriting and claims professionals provide consistent, one-stop service.

Dedicated Specialty General Liability underwriters across the United States.

- End-to-end underwriting with the same underwriting contact/team
- Underwriters average 20 years of experience
- Ability to manually customize endorsements quickly
- Minimizes coverage gaps

Integrated claims handling between underlying and umbrella policies.

- Consistency enhances accuracy and efficiency
- Seamless: No hand-offs to other carriers or internally

COVERAGE FEATURES THAT STRENGTHEN THE POLICY

- Flexibility: Choose from multiple aggregate limits and dedicated per occurrence/offense limits for BI/PD, AI/PI
- Covers defense cost as well as limits
- Simple rating structure in most cases
- “Pay on behalf” wording is included in the policy, which is preferred by agents because it removes the payment burden from customers
- Can schedule Miscellaneous Errors & Omissions (E&O) for qualified clients

THINK OF THE HARTFORD FIRST FOR UMBRELLA COVERAGE

For the same reasons that The Hartford offers valued primary policies, it's the logical choice for additional umbrella coverage. Why go elsewhere when your relationship with The Hartford is already well-founded, based on a proven history?

- Longevity in the marketplace (200+ years)
- Financial strength
- Ethical reputation

CALL BEFORE YOU QUOTE.

To learn more, contact your underwriter from 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. All information and representations herein are as of April 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.

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



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home