

## APPETITE GUIDE FOR SPECIALTY GENERAL LIABILITY

## YOUR TOTAL SOLUTION FOR TOUGH LIABILITY RISKS.



You may find coverage hard to come by for your clients with tough liability exposures. Some carriers may even refer to your high-hazard customers as a burden on their books. But not The Hartford. We want to write high-hazard risks, and we consider them long-term partnerships.

### WE DON'T SHY AWAY FROM CLAIMS

Standalone or bundled with other lines from The Hartford, our Specialty General Liability coverage and services are designed to provide a total solution for your clients.

Our Specialty General Liability group comprises underwriters, risk engineering consultants and liability claims specialists who are experienced in hard-to-place products and premises risks.

We face catastrophic exposures in our high-hazard book every day – and it's what we've been doing for more than 25 years. Put our 200+ years of experience to work for your clients with tough liability risks.

### CUSTOMIZABLE SOLUTIONS TO FIT YOUR CUSTOMERS' NEEDS

- Admitted paper from The Hartford or non-admitted, if needed
- Negotiable commissions
- Umbrella premium (but not losses) counts toward incentive compensation plans; GL/products also counts toward your plan
- Multinational coverage
- Full CGL (Commercial General Liability)
- Umbrella/excess \$25 million capacity (over The Hartford primary)
- Discontinued products coverage
- Prior acts coverage
- Products recall coverage
- Manufacturers E&O coverage
- Cyber liability coverage
- Manuscript coverage
- Deductibles, self-insured retentions or first-dollar
- Occurrence or claims-made forms
- TPA or self-administered claims handling
- Installments and direct bill available
- Composite rating

Prepare. Protect. Prevail.®

continued



### MULTINATIONAL PROTECTION WHEREVER YOUR CUSTOMER GOES

While most general liability policies only cover lawsuits brought in the U.S., we can help protect businesses that export products and services and/or engage in travel abroad.

PRODUCTS	PREMISES - OPERATIONS
Auto & truck parts	Malls/shopping centers
Beauty products	Warehouses
Boilers	Vacant buildings
Electrical equipment	Parking lots & garages
Exercise equipment	Medical offices (x professional)
Furniture	Movie theaters
Hand tools	Grocery stores/supermarkets
Industrial equipment	Office buildings
Machinery	
Marine products	
Medical devices	
Overhead cranes	
Pressure vessels/tanks	
Railroad products	
Renewable energy	
Startups	
Valves & flanges	

### RISKS WE WRITE

- General liability premium at least \$20,000
- Products
  - » Manufacturers
  - » Wholesalers-distributors
  - » Importers
- Premises – Operations
  - » Service firms, real estate, and retail with self-insured retentions or deductibles at least \$25,000

### VENTURING FARTHER

The Hartford recently provided coverage to the high risk businesses below, helping agents and brokers gain a foothold in businesses that other carriers may shy away from.

OPERATIONS	PROGRAM
Kitchen appliance manufacturer/distributor	\$275,000 premium over \$25k deductible
Tunnel operations	\$250,000 premium over \$500k SIR
Heating products manufacturer	\$160,000 premium over \$25k deductible
Scooter rentals	\$170,000 premium over \$25k deductible
Distributor and service of overhead crane parts	\$100,000 premium over \$25k deductible
Manufacturer of ship parts including steering systems	\$550,000 premium over \$250k SIR
Manufacturer of sporting goods including bow and arrows	\$215,000 premium over \$100k SIR
Manufacturer of electric heaters	\$300,000 premium over \$50k SIR
Manufacturer of commercial fryers	\$200,000 net premium over \$250k SIR
Air separation systems provider	\$150,000 premium over \$5k deductible
Manufacturer of commercial air conditioning	\$140,000 premium over \$100k SIR
Manufacturer of body armor	\$140,000 premium over \$25k deductible
Manufacturer of machinery for recycling products	\$100,000 premium over \$25k deductible

### SUBMIT YOUR ACCOUNTS TODAY.

Contact your local Middle Market or Specialty General Liability underwriter. Remember to ask about our multinational coverage.

The above listing is a sample of policies recently issued by Hartford Fire Insurance Company and/or its property and casualty insurance company affiliates. The premium amounts identified are for illustrative purposes only. All policies are individually underwritten and must meet all applicable underwriting guidelines to be eligible for any requested coverages. All information and representations herein are as of March 2017.

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- Business Insurance
- Employee Benefits
- Auto
- Home