



HELP PROTECT YOUR SPECIALIZED TRUCK EQUIPMENT CLIENTS WITH THE HARTFORD'S STEP.SM

The Hartford is a great choice to insure specialized truck equipment businesses. For 20+ years, we've offered an all-lines program tailored just for them. And the expertise of a dedicated risk engineering team, underwriters and claims experts who:

- Cover their unique risks with broad protection
- Help reduce losses and control claims
- Deliver the strong value this industry needs

All from an admitted carrier with 200+ years of experience helping our customers prevail.

1 GENERAL LIABILITY

Provides broad coverage for injuries to others that occur at the business. If the equipment malfunctions, this protects against liability for damages or losses.

2 PROPERTY

Covers building and business personal property, equipment breakdown and debris removal. And covers loss of business income due to fire and interruption of utility services.

3 AUTO

Covers vehicles the business owns, rents or leases.

4 WORKERS' COMPENSATION

Helps you reduce costs due to workplace injuries and illness. The broad form endorsement protects against exposures typically not covered by standard policies.

5 UMBRELLA

Covers the business for large catastrophic claims.

ADDITIONAL COVERAGES

Customer vehicles

Covers vehicles in the insured's care, custody or control.

Vehicles held for sale

Covers vehicles on the lot where they're being held for sale.

Dealer plates (Optional)

Covers accidents that occur during delivery or pickup while using dealer plates.

To learn more about The Hartford's Specialized Truck Equipment Program (STEP), visit us at thehartford.com/programs.

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 November 2016.

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.

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THE HARTFORD

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