

AUTO PARTS MANUFACTURING



A PACKAGE OF PROTECTION COVERING EVERYTHING FROM YOUR MACHINERY TO YOUR PEOPLE.



COMPREHENSIVE PRODUCT OFFERINGS

Combine our property coverage with our competitive workers' compensation and general liability products to provide comprehensive product offerings for your auto parts manufacturing clients.

In the challenging industry of auto parts manufacturing, you need a partner that understands this expansive market and offers the products and services your clients need.

We understand the unique challenges of this industry – writing everything from visors, suspension and brake parts, interior components and more. Take a look at some of the reasons to make us your go-to carrier for your auto parts manufacturing clients.

A broad appetite for auto parts. The Hartford writes auto parts suppliers that manufacture to customer specifications and that are a component of an “end of the line” product.

TOP 10 REASONS TO PLACE YOUR AUTO PARTS MANUFACTURING BUSINESS WITH THE HARTFORD

1. Specialty general liability professionals handle high hazard products with catastrophic exposures every day. A specialized claims team, experienced in high severity claims, is dedicated to triaging, assigning and monitoring these claims.
2. Property Choice® with SPICE®:
 - » Values manufactured stock at selling price
 - » Covers newly acquired business personal property at scheduled premises for up to \$1 million for up to 60 days
 - » Covers business personal property in transit or at an unnamed premises for up to \$100,000
 - » Deletes the limitation on theft of employee tools
 - » Provides optional business interruption coverage
 - » Covers equipment breakdown

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3. General Liability Choice® automatically provides:
 - » Coverage for suppliers and others if your client is required by written contract to add them as additional insureds
 - » Primary, non-contributory other-insurance status for additional insureds with whom your client agrees in writing
 - » Contractual liability coverage for bodily injury and property damage for which your client has assumed responsibility under a written contract
4. Risk Engineering team offers a consultative approach with an emphasis on prevention. Our dedicated Risk Engineering consultants can partner with The Hartford insureds to design effective and realistic safety and risk management programs, such as Team•Work for companies to implement their own return-to-work programs. A variety of tips, webinars and additional tools are available at thehartford.com/riskengineering.
5. Claims services include a special investigations unit that investigates possible fraud and a customer loyalty program that helps ensure that The Hartford listens and responds to customer needs in real time. We have the knowledge, experience and skill to resolve liability claims quickly and smartly – and the confidence to go to court when it's the right thing to do.
6. Workers' compensation broad form endorsements allow businesses to choose the level of additional packaged coverage they need to protect their employees.
 - » The basic broad form packages voluntary compensation and stop-gap at no additional cost
 - » The extended broad form expands coverage to include foreign voluntary compensation, waiver of subrogation, and increased employer liability limits
7. Management liability coverage to help protect auto parts manufacturers against management liability risks. Our offering includes:
 - » Directors, Officers and Entity (D&O)
 - » Employment Practices Liability (EPL)
 - » Fiduciary
 - » Crime
 - » Kidnap/Ransom & Extortion
8. Cyber insurance can be offered on a standalone policy through HFP for auto parts manufacturers. Our end-to-end cyber security solutions help protect manufacturers from a broad range of potentially severe third-party liability and first-party risks associated with data privacy and network security breaches, including hacking, malicious software, activities of rogue employees, hardware theft, employee error and more.
9. The Hartford's Multinational Choice offers a spectrum of coverage options to provide your clients with broad protection and peace of mind in over 150 countries.
10. Marine specialists can help you customize coverage for your clients' domestic and multinational exposures with our unique Warehouse & Logistics Choice, Ocean Cargo Choice® and domestic Shipper's Interest.

LEARN MORE.

Contact your Middle Market underwriter or visit thehartford.com/mmagent for tools and resources you can use with your auto parts manufacturing clients.

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 March 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.

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**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home