

PLASTIC MANUFACTURING



PROTECTION FOR YOUR PLASTIC MANUFACTURING CLIENTS WRAPPED UP IN ONE PACKAGE.



MOLDABLE, FLEXIBLE COVERAGES

Combine our property coverage with our competitive workers' compensation and general liability products to provide comprehensive protection for your plastic manufacturing clients.

TOP 10 REASONS TO PLACE YOUR PLASTIC MANUFACTURING CLIENTS WITH THE HARTFORD

Let's partner together to offer your plastic manufacturing clients the coverages and cost-saving services they need to manage risk. Here are the top 10 reasons why you can count on us to be your go-to carrier for your plastic manufacturing clients.

1. Property Choice® with SPICE® for plastic fabricators offers coverages important to your clients, including:

- Manufactured stock valued at the manufacturer's selling price
- Cost to replace patterns, dies and molds in your care (including theft)
- Equipment breakdown automatically included
- Newly acquired business personal property (e.g., new machinery) at scheduled premises covered for up to \$1 million for up to 60 days

2. Business income (business interruption) provides contingent coverage for:

- Off-premises utility service interruption
- Dependent properties (e.g., supplier, customer) anywhere in the world

3. 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.

4. Broad general liability appetite encompasses bottles, containers, household products, pipes, tubes, fittings and many other plastic component parts. To supplement our standard offerings, our Specialty GL underwriters address hard-to-place product liability risks, including discontinued products. Specialty GL is backed by a specialized claims team – experienced in high severity claims and better suited to handle tougher exposures – that’s dedicated to triaging, assigning and monitoring Specialty GL claims.

5. Manufacturers E&O protects against claims that your clients’ customers may bring for economic losses they suffer as a result of a manufacturing mistake. Coverage for business injury or product physical injury is not provided by general liability policies.

6. Product Recall Expense coverage applies to:

- Your clients’ products
- Products that include your client’s product as a component, which are recalled due to a default, inadequacy or dangerous condition in your client’s product
- Product tampering

7. Commercial automobile, which automatically includes:

- Our broad form endorsement at no extra charge
- A broad form insured definition that extends coverage to employees as insureds, as well as LLCs as part of our Subsidiaries and Newly Acquired or Formed Organizations provisions

Our coverage also amends the fellow employee exclusion and includes a built-in waiver of subrogation.

8. Risk Engineering consultants support plastic manufacturers with information and consultation in such areas as:

- Industrial hygiene, provided by our certified industrial hygienists and backed by The Hartford’s own AIHA-accredited industrial hygiene laboratory¹
- Automatic sprinkler system evaluation
- Machine safeguarding and lock-out/tag-out procedures
- Workplace safety and hazard control
- Product safety and recall planning
- Contractual risk transfer

9. Claims services are supported by:

- 24/7 claims reporting
- Claims fraud special investigators who combat unfounded and unwarranted claims

10. Team•Work return-to-work program with a focus on injured workers’ abilities, helps coordinate communications among injured employees, supervisors, claims handlers, healthcare providers, nurse case managers and rehabilitation specialists.

Other optional coverages and services, as well as limits higher than those cited, may be available for additional premium.

LEARN MORE.

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

¹ The Hartford’s Risk Engineering Laboratory (ID 100124) is accredited by the AIHA Laboratory Accreditation Programs (AIHA-LAP), LLC for Industrial Hygiene and Unique Scopes as documented by the Scope of Accreditation Certificate and associated Scope.

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 May 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.



Business Insurance
Employee Benefits
Auto
Home