



HOW WELL DO WE KNOW THE PRINTING INDUSTRY? IT'S ALL HERE IN BLACK AND WHITE.



COMPREHENSIVE PRODUCT OFFERINGS

Combine our property coverage with our competitive workers' compensation, automobile and general liability products to provide comprehensive product offerings for your printing company clients.

With our deep industry specialization, we can help you develop customized solutions for the complex risks of your mid- to large-size clients. Allowing us to be there for both of you in a way that many carriers cannot. Let's partner together to offer our best for printers.

REASONS TO PLACE YOUR PRINTING COMPANY CLIENTS WITH THE HARTFORD

Property Choice®:

- Broad definition of Business Personal Property including:
 - » Machinery and Equipment
 - » Computer Equipment
 - » Electronic Data
 - » Stock
 - » Personal property owned by others that is in your care, custody and control
 - » Tenant's Improvements and Betterments
- Coverage for Equipment Breakdown
- Valuable coverage extensions including:
 - » Newly Acquired Property
 - » Direct and Indirect Contingent Business Income
 - » Utility Services Interruption

Business income provides contingent coverage for:

- Off-premises utility service interruption
- Dependent properties anywhere in the world
- Single blanket limit applied to all locations

Printers E&O covers the cost of:

- Inspecting and withdrawing or recovering printed material because of known or suspected errors
- Property of others in the insured's care, custody and control for printing purposes
 - » Property Choice protects the property of others for a covered cause of loss. Example: Our Printers E&O coverage would protect your client if they ruin a customer's products by printing the wrong logo on them
- Correcting subcontractor errors

General Liability Choice[®] automatically provides:

- Broad form insured definition that extends coverage to unnamed subsidiaries not insured elsewhere
- Protection for vendors if your client is required by written contract to include them as additional insureds
- Primary, non-contributory status for additional insureds with whom your client agrees in writing

Commercial auto, which automatically includes:

- Our broad form endorsement at no extra charge
- Broad form insured definition that extends coverage to employees as insureds and to LLCs as part of our Subsidiaries and Newly Acquired or Formed Organizations provisions
- Amends the fellow employee exclusion
- Built-in waiver of subrogation

Commercial umbrella is available with:

- Up to \$25 million limits over our primary general liability or auto coverage

Workers' compensation offerings include:

- Payroll billing, which calculates premium payments based on your client's actual payroll and pay periods, smoothing cash flow and mitigating audit surprises

Risk Engineering consultants provide risk management support on topics important to printers, including:

- Automatic sprinkler systems
- Preventive maintenance for electrical and mechanical equipment
- Contractual risk transfer
- Life safety and emergency preparedness
- Disaster recovery and business continuity

Our specialized claims services include:

- 24/7 claims reporting
- Claims fraud special investigators who combat unfounded and unwarranted claims
- Exceptional medical bill management with an average savings of 60% on medical bills¹
- A vigilant return-to-work program with an outcome-based network of 1M+ medical providers
- iRECOVER coaching program to help injured workers recover and return to work more quickly with a 30% reduction in claim durations for iRECOVER graduates¹

The Hartford's Multinational Choice offers a spectrum of coverage options to provide your clients with broad protection and peace of mind in over 220 countries.

Contact your local underwriter or visit [TheHartford.com/specialization](https://www.thehartford.com/specialization) to learn more.



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home

¹Reported results are based on The Hartford's past performance and not a guarantee of future results. Individual account results may vary from the average

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 2022.

The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be 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, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Pacific Insurance Company Ltd., Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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