

## METAL MANUFACTURERS



**THE BROAD APPETITE YOU WANT.  
THE BROAD, DEPENDABLE COVERAGE THEY NEED.**

Let's partner together to offer metal manufacturers the products and services to help manage risk. With our multinational presence and long experience, you'll have a stable source of coverage for this important segment of your business.



## COMPREHENSIVE PRODUCT OFFERINGS

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

### TOP 10 REASONS TO PLACE YOUR METAL MANUFACTURING BUSINESS WITH THE HARTFORD

#### 1. Property Choice® with SPICE®:

- Values manufactured stock at selling price\*
- Covers newly acquired business personal property (e.g., new machinery) at scheduled premises for up to \$1 million for up to 60 days
- Covers business personal property in transit or at unnamed premises for up to \$100,000
- Provides coverage for dependent properties (including worldwide coverage) at \$100,000. Secondary dependencies, (e.g., contributing and recipient locations), are also included within that limit.

\*Located within our coverage form.

**2. Business income** (business interruption) provides coverage for off-premises utility service interruption and dependent properties anywhere in the world (with sublimits of \$100K).

**Prepare. Protect. Prevail.®**

continued



**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. Manufacturers E&O** protects against claims that your client's customers may bring for economic losses they suffer as a result of a manufacturing mistake. Such losses are not covered by general liability policies.

**5. Product recall expense** coverage applies to:

- Your client's products
- Products of which your client's product is a component part because of a defect, inadequacy or dangerous condition in your client's product
- Product tampering

**6. Workers' compensation** premium can be paid with our XactPAY® pay-as-you-go billing option, which matches your clients' premium payments to their actual payroll. XactPAY not only helps your clients manage their cash flow, it also mitigates audit surprises.

**7. Industrial hygiene services** are provided by our certified industrial hygienists and backed by our AIHA-accredited industrial hygiene laboratory.<sup>1</sup> It helps your clients provide a safer work environment by analyzing chemical, physical and biological hazards.

**8. Risk Engineering consultants** provide risk management support on topics important to metal manufacturers, including:

- Ergonomics
- Machine safeguarding
- Product safety and product recall planning
- Contractual risk transfer
- Business continuity

**9. Claims services** are supported by:

- 24/7 claims reporting
- 500,000+ healthcare providers with negotiated rates in our preferred medical provider networks
- Claims fraud special investigators who combat unfounded and unwarranted claims
- Customer loyalty program that helps ensure The Hartford listens and responds to your clients' needs in real time

**10. 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.

### LEARN MORE.

Contact your Middle Market underwriter or visit [thehartford.com/mmagent](http://thehartford.com/mmagent) for tools and resources you can use with your metal manufacturing clients.

<sup>1</sup> 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 April 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