

Select Customer California Definition – Effective September, 2007

Eligible Business Thresholds

Industry	Maximum Sales Per Location	Maximum Sales Per Account	Maximum Property Values Per Location†	Autos Per Account	Payroll Per Account for Monoline WC
Business/Personal/Professional Services	\$10,000,000	\$15,000,000	\$15,000,000	25	\$6,000,000
Contractors	\$10,000,000	\$15,000,000	\$10,000,000	25	\$500,000 ^{1,2}
Financial Services	\$10,000,000	\$15,000,000	\$10,000,000	25	\$5,000,000
Manufacturers	\$5,000,000	\$7,500,000	\$7,500,000	25	\$2,000,000
Printers	\$7,500,000	\$15,000,000	\$7,500,000	25	\$2,000,000
Retail	\$10,000,000	\$15,000,000	\$15,000,000	25	\$5,000,000
Technology Services and Manufacturing	\$5,000,000	\$15,000,000	\$10,000,000	25	\$5,000,000
Wholesalers	\$7,500,000	\$15,000,000	\$7,500,000	25	\$2,000,000
All Other Business Types Within Appetite	\$5,000,000	\$15,000,000	\$10,000,000	25	\$2,000,000 ²

Coverage Highlights:

Gold-Standard Spectrum including:

Business Income – ALS basis*

Liability limit option to \$2M/\$4M on the base policy

Identity Recovery Coverage

Equipment Breakdown at no additional charge

Blanket Property Limits available

†Maximum property values per account is \$20,000,000

*Specified limit for Manufacturers

** All coverages not available in all states

¹Contractors: Applies whether Workers' Comp is Monoline or written with another line.

²For contractors and other classes that are rated on the basis of payroll for Business Liability, a \$500,000 maximum payroll applies on Spectrum

Automobile:

17 coverage enhancements bundled into one easy-to-sell, easy-to-write policy **

Umbrella:

Up to \$10 million

Professional Liability:

Available for some classes

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for a policyholder 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 Hartford 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.

