



AGENT REFERENCE GUIDE

Middle Market Open Access Programs

Think Specialized Risks. Think The Hartford.

Middle Market Programs provides Hartford agents a solution to place individual accounts of small to midsize risks that may have a higher-hazard exposure or require specialized underwriting. For agents who participate in supplemental commission, risks written in these five classes of business count towards agents' supplemental commission.

Risk	Alarm Contractors	Arborists	Pools & Spas	Self Storage	Specialized Truck Equipment
SIC	1731	0783	1799, 5999, 7389	4225	3713, 3715
Appetite	Alarm installation/monitoring, closed circuit television (CCTV) installations, access control <i>(Not including fire suppression systems/sprinklers, guard service, homeland security)</i>	Arborist/tree care which can include incidental landscaping or lawn care	Pool and spa installation and service contractors, retailers, wholesalers/distributors and manufacturers of vinyl liners, pumps or filters	Self service storage facilities <i>(Not including mobile storage units)</i>	Manufacturers, distributors, installers and repairers of various truck bodies and trailers including fire trucks and other related equipment <i>(Not including tank bodies used in transportation or storage of fuel, chemicals, LPG, LNG)</i>
Coverage Features	<ul style="list-style-type: none"> • E&O for breach of duty • Extended property (care, custody and control) • Lost key 	<ul style="list-style-type: none"> • Workmanship error per occurrence • Pesticide and herbicide application (less than 25% receipts) 	<ul style="list-style-type: none"> • Design and installation E&O • Diving board/slide • Pop up • Contractors limited pollution (not available in AR, IL, ME, MO, OH, OK, NM, NY, SD, VA, VT) 	<ul style="list-style-type: none"> • Sale and disposal liability • Customer goods legal liability • Blanket property limits 	<ul style="list-style-type: none"> • Customers' vehicles in the insured's care, custody and control • Vehicles held for sale • Dealer plates

continued



Risk	Alarm Contractors	Arborists	Pools & Spas	Self Storage	Specialized Truck Equipment
GL Choice®	Available	Available	Available	Available	Available
Property Choice®	Available	Available	Available	Available (Limited availability in FL, LA)	Available
Commercial Auto	Available	Available	Available	Available	Available
Workers' Comp	Available (Not in CA, FL, VT)	Not Available	Considered on retail and wholesale operations	Available	Available
Umbrella	Available	Available	Available	Available	Available
Program <i>Not</i> Available in These States	AK, HI, LA, NV	AK, HI, IN, LA	AK, HI, IN, LA, NV No pool & spa construction in AZ, CA	AK, HI	AK, HI, LA

Send Submissions Directly To:

mmprograms@thehartford.com
 Fax: 1-877-905-6236

The Hartford/Middle Market Programs
 Hartford Plaza, T-18-1
 Hartford, CT 06115

For Detailed Information on Eligibility and Submission Requirements Including Supplemental Applications

Visit our Middle Market Program Web site on the EBC at *ebc.thehartford.com*.

- From the EBC, select: Commercial Home > Products & Services > Middle Market & Specialty Commercial > Programs > Middle Market Programs.

Grow your agency by placing program business with The Hartford. We also have an expansive appetite for new program opportunities. If you have an existing program book of business you would like managed by The Hartford, contact us today at 1-800-533-7824.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.

