You may find coverage hard to come by for your clients with tough liability exposures. Some carriers may even refer to your high-hazard customers as a burden on their books. But not The Hartford. We want to write high-hazard risks, and we consider them long-term partnerships.

**WE DON'T SHY AWAY FROM CLAIMS**

Standalone or bundled with other lines from The Hartford, our Specialty General Liability coverage and services are designed to provide a total solution for your clients.

Our Specialty General Liability group comprises underwriters, loss control consultants and liability claims specialists who are experienced in hard-to-place products and premises risks.

We face catastrophic exposures in our high-hazard book every day – and it’s what we’ve been doing for more than 25 years. Put our 200+ years of experience to work for your clients with tough liability risks.

**CUSTOMIZABLE SOLUTIONS TO FIT YOUR CUSTOMERS’ NEEDS**

- Admitted paper from The Hartford or non-admitted, if needed
- Negotiable commissions
- Umbrella premium (but not losses) counts toward incentive compensation plans; GL/products also counts toward your plan
- International coverage
- Full CGL (Commercial General Liability)
- Umbrella/excess $25 million capacity (over The Hartford primary)
- Discontinued products coverage
- Prior acts coverage
- Products recall coverage
- Manufacturers E&O coverage
- Cyber liability coverage
- Manuscript coverage
- Deductibles, self-insured retentions or first-dollar
- Occurrence or claims-made forms
- TPA or self-administered claims handling
- Installments and direct bill available
- Composite rating
INTERNATIONAL PROTECTION WHEREVER YOUR CUSTOMER GOES
While most general liability policies only cover lawsuits brought in the U.S., we can help protect businesses that export products and services and/or engage in travel abroad, but have no physical presence or permanent employees overseas.

RISKS WE WRITE
- General liability premium at least $20,000
- Products
  - Manufacturers
  - Wholesalers-distributors
  - Importers
- Premises – Operations
  - Service firms, real estate, and retail with self-insured retentions or deductibles at least $25,000

VENTURING FARTHER
The Hartford recently provided coverage to the high risk businesses below, helping agents and brokers gain a foothold in businesses that other carriers may shy away from.

<table>
<thead>
<tr>
<th>OPERATIONS</th>
<th>PROGRAM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitchen appliance manufacturer/distributor</td>
<td>$275,000 premium over $25k deductible</td>
</tr>
<tr>
<td>Tunnel operations</td>
<td>$250,000 premium over $500k SIR</td>
</tr>
<tr>
<td>Heating products manufacturer</td>
<td>$160,000 premium over $25k deductible</td>
</tr>
<tr>
<td>Scooter rentals</td>
<td>$170,000 premium over $25k deductible</td>
</tr>
<tr>
<td>Distributor and service of overhead crane parts</td>
<td>$100,000 premium over $25k deductible</td>
</tr>
<tr>
<td>Manufacturer of ship parts including steering systems</td>
<td>$550,000 premium over $250k SIR</td>
</tr>
<tr>
<td>Manufacturer of sporting goods including bow and arrows</td>
<td>$215,000 premium over $100k SIR</td>
</tr>
<tr>
<td>Manufacturer of electric heaters</td>
<td>$300,000 premium over $50k SIR</td>
</tr>
<tr>
<td>Manufacturer of commercial fryers</td>
<td>$200,000 net premium over $250k SIR</td>
</tr>
<tr>
<td>Air separation systems provider</td>
<td>$150,000 premium over $5k deductible</td>
</tr>
<tr>
<td>Manufacturer of commercial air conditioning</td>
<td>$140,000 premium over $100k SIR</td>
</tr>
<tr>
<td>Manufacturer of body armor</td>
<td>$140,000 premium over $25k deductible</td>
</tr>
<tr>
<td>Manufacturer of machinery for recycling products</td>
<td>$100,000 premium over $25k deductible</td>
</tr>
</tbody>
</table>

SUBMIT YOUR ACCOUNTS TODAY.
Simply contact your local Middle Market or Specialty General Liability underwriter. Remember to ask about our international coverage.