

GENERAL LIABILITY CHOICE®



OFFER CUSTOMIZED PRODUCT OFFERINGS WITH THE HARTFORD'S GENERAL LIABILITY CHOICE.®

EXTENSIVE COVERAGE - ALL IN ONE PLACE

Offer your clients the protection they need. Combine our general liability coverage with:

 Property

 Commercial auto

 Umbrella

 Marine

 Workers' compensation

 Multinational

Count on The Hartford's comprehensive General Liability Choice for your customers. As one of the largest liability insurers in the country, we offer:

- **Broad appetite for package lines**
We are expanding our capabilities and appetite for both general liability and property risks. Writing a multi-line account is a win-win for you and your customers.
- **Specialists experienced in tougher risks**
Our dedicated Specialty General Liability unit is experienced in hard-to-place products and premises risks. We handle catastrophic exposures every day.
- **Customized product offerings**
General Liability Choice expands standard coverage and offers industry endorsements and optional coverages, including Multinational Choice and data breach. And we offer a range of deductible options, as well as manuscript capabilities.

Prepare. Protect. Prevail.®

continued



INDUSTRY-SPECIFIC SOLUTIONS

Our underwriters can offer solutions to address risks across a wide range of industries, including:

INDUSTRY	TYPES OF FIRMS		
Business & professional services	<ul style="list-style-type: none"> • Law firms • Architecture & engineering 	<ul style="list-style-type: none"> • Accounting • Consulting 	<ul style="list-style-type: none"> • Research • Advertising/PR/Marketing
Construction	<ul style="list-style-type: none"> • Prime subcontractors 	<ul style="list-style-type: none"> • Heavy trade & highway contractors 	<ul style="list-style-type: none"> • Wrap-ups • General contractors
Education	<ul style="list-style-type: none"> • Private, nonprofit K-12 schools and colleges 	<ul style="list-style-type: none"> • Charter schools 	
Financial services	<ul style="list-style-type: none"> • Banks & credit unions 	<ul style="list-style-type: none"> • Investors 	<ul style="list-style-type: none"> • Trusts
Healthcare	<ul style="list-style-type: none"> • Group medical & dental practices 	<ul style="list-style-type: none"> • Medical laboratories 	
Manufacturing	<ul style="list-style-type: none"> • Fabricated metals and plastic • Electrical equipment 	<ul style="list-style-type: none"> • Tools & dies • Industrial & commercial machinery 	<ul style="list-style-type: none"> • Auto parts
Mass Media	<ul style="list-style-type: none"> • Radio/TV/Broadcasting • Motion picture distribution 	<ul style="list-style-type: none"> • Services allied to motion picture production & distribution 	
Real estate	<ul style="list-style-type: none"> • Commercial, non-residential • Real estate agents 	<ul style="list-style-type: none"> • Property managers 	<ul style="list-style-type: none"> • Real estate investment trusts
Tech & life science	<ul style="list-style-type: none"> • Electronics • Software & information technology 	<ul style="list-style-type: none"> • Telecommunications & integrated services 	<ul style="list-style-type: none"> • Life science & medical technology • Renewable energy
Wholesale	<ul style="list-style-type: none"> • Professional & commercial equipment 	<ul style="list-style-type: none"> • Electrical goods • Apparel 	<ul style="list-style-type: none"> • Jewelry & precious stones

FLEXIBLE ACCOUNT OPPORTUNITIES

Your underwriter can assess account opportunities in industries or emerging markets not included in the list above.

While we prefer to write general liability on a multi-line account, we will consider monoline general liability for the right opportunities.

COUNT ON US AFTER THE POLICY IS ISSUED

Reliable Risk Engineering services

Since 1914, our Risk Engineering team has been helping businesses protect their assets by:

- Providing accessible phone, online and on-site services
- Sharing free technical information papers (TIPS) on controlling losses and limiting exposures, from slips & falls to product quality control
- Offering a consultative approach to help lessen customers' exposure to costly litigation

Specialized Claims service

The Hartford promptly and thoroughly evaluates each claim with resources that include:

- Bodily injury specialists
- Special investigations unit to minimize fraud costs
- Over 275 staff attorneys and 130 external law firms that provide specialized counsel
- Review on every legal bill to ensure appropriate expenses

10 REASONS TO PLACE GENERAL LIABILITY WITH THE HARTFORD.

1. **Multi-line package solution** – Look to your underwriter for multi-line commercial coverage for your customers.
2. **Broader coverage offerings** – General Liability Choice offers broader coverage than the industry standard. For example:
 - We automatically grant additional insured status when required under a written contract.
 - We provide primary, non-contributory status for additional insureds with whom your customer agrees in writing.
3. **Unique, tailored coverage** – We can help you tailor a policy with our suite of optional endorsements and coverages, including:
 - Manufacturers' E&O
 - Product recall
 - CyberFlex®
 - Crisis management expense
 - Educators Professional Choice®
 - Data breach
4. **Multinational protection** – The Hartford's Multinational Choice offers a spectrum of coverage options to provide you with broad protection and peace of mind in over 150 countries.
5. **Protection from catastrophic claims** – The Hartford's \$25 million umbrella liability capacity significantly increases the chances of surviving a large liability claim.
6. **Deep industry knowledge** – Our industry team members have deep industry-specific knowledge and can help you tailor our offerings to meet unique exposures.
7. **Adept claims handling** – We ensure that professionals with the right skills and experience level handle every step of every claim. And expert in-house consultants handle the most volatile claims directly.
8. **Solutions to protect customers' assets** – Our dedicated local Risk Engineering consultants, backed by industry and technical specialists, can recommend practical solutions aimed at addressing potential general liability losses.
9. **Trusted consistency** – Despite a challenging marketplace, our appetite has remained stable for both low- and high-hazard liability risks, and continues to expand.
10. **Proven reputation** – For more than 200 years, The Hartford has delivered on its promises. In 2017, we were named one of the "World's Most Ethical Companies" by the Ethisphere Institute for the ninth time.

LEARN MORE.

For additional tools and resources, visit thehartford.com/mmagent.

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 May 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