HARTFORD SPECIALTY® APPETITE GUIDE FOR OPEN ACCESS PROGRAMS

COVERING YOUR CUSTOMERS' UNIQUE BUSINESS NEEDS IS OUR SPECIALTY.

To help you become the go-to source for specialty insurance programs, The Hartford is determined to remain the program market of choice. And your partner of choice.

Count on our providing innovative products and superior services to you and your customers. As brokers and agents have for over 30 years.

We can provide tailored solutions to help accounts that:

- Have a higher-hazard general liability exposure or
- Require specialized underwriting on a guaranteed-cost basis

THE VALUE OF DEDICATED EXPERTS

The Hartford goes further to service and support your clients with a dedicated risk engineering team, underwriters and claims experts focused on specialty programs. Helping them improve coverage and reduce risks, so they can prevail.

MINIMUM PREMIUMS

- Preferred account premiums $25,000 or greater

EASY ACCESS

Send your submissions directly to specialtyprograms@thehartford.com or call us: 1-800-533-7824

EVERY REASON TO GO WITH THE HARTFORD

All of these strengths make The Hartford a wise choice.

- Broad appetite
- Ease of doing business, with flexible payment plans so your customers can keep more cash in their pockets
- More than 200 years of experience delivering excellent claims service
- Full range of coverages, tailored by program
- Experienced underwriters and program managers
- Experienced underwriting, claims and risk engineering team dedicated solely to these programs

2016 WORLD'S MOST ETHICAL COMPANIES® ™
WWW.ETHISPHERE.COM

The Hartford was named one of the "World's Most Ethical Companies" by the Ethisphere Institute for the eighth time.

Prepare. Protect. Prevail.®

THE HARTFORD

APPETITE GUIDE FOR OPEN ACCESS PROGRAMS

RISK	SIC	APPETITE	COVERAGE FEATURES[1]	COVERAGE AVAILABILITY	PROGRAM NOT AVAILABLE IN THESE STATES
Alarm contractors	1731	Alarm installation and monitoring, closed circuit television (CCTV) installations, access control (not including fire suppression systems/sprinklers, guard service, and homeland security) Preferred account premiums $25,000 or greater	• Errors and omissions • Extended property (care, custody and control) • Lost key	• General liability • Property • Auto • Workers' compensation • Umbrella[2] • Inland marine	AK, HI
Arborists	0782 0783	Arborists, which can include tree care services, landscaping services and lawn care services Preferred account premiums $25,000 or greater	• Workmanship error per occurrence • Pesticide and herbicide application	• General liability • Property • Auto • Umbrella[2] • Inland marine	AK, HI, IN, LA
Equipment & party rental	7359	Rental stores that generate the majority of receipts from the short-term rental and sales of party goods, homeowner's equipment, light contractor's equipment, and much more Preferred account premiums $25,000 or greater	• Newly acquired property that can be rented to customers • Flexible replacement cost offering to replace the totaled equipment with any other type of equipment • Coverage for employee theft, employee tools, and more	• Property • General liability • Auto • Workers' compensation • Umbrella[2] • Inland marine	AK, HI, FL, LA
Pools & spas	1799 5999 7389	Pool and spa installation and service contractors, retailers, wholesalers/distributors, and manufacturers of vinyl liners, pumps or filters Preferred account premiums $25,000 or greater	• Design and installation E&O • Diving board/slide • Pop up • Contractors limited pollution (not available in all states) • Virginia Graeme Baker Pool and Spa Safety Act Inspection E&O for the insured's legal liability due to "business injury"	• General liability • Property • Auto • Workers' compensation • Umbrella[2] • Inland marine	AK, HI, IN, LA, NV No pool & spa construction in AZ, CA
Specialized truck equipment & trailers	3713 3715 7532	Manufacturers of specialized truck equipment and trailers. Truck equipment is defined as equipment added to a bare chassis to create a special use vehicle. Truck/trailer distributors, installers, repairers of related equipment, and auto body shops with an ancillary towing exposure are also eligible. Tank bodies used in transportation or storage of fuel, chemicals, LPG, and LNG are ineligible. Preferred account premiums $25,000 or greater	• Customer vehicles in the insured's care, custody and control • Vehicles held for sale • Dealer plates	• General liability • Property • Auto • Workers' compensation • Umbrella[2] • Inland marine	AK, HI, LA

LEARN MORE.

Call 1-800-533-7824 and let The Hartford help. Or visit us at **thehartford.com/programs**.

Business Insurance
Employee Benefits
Auto
Home

[1] Some features listed are optional through endorsement.

[2] Underlying Hartford general liability is required for umbrella coverage.

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