

POOL & SPA CONTRACTORS INSURANCE PROGRAM



PROTECTION TO HELP YOU NAVIGATE EVERY TYPE OF WATER.

WE'VE BEEN
INSURING POOL &
SPA CONTRACTORS
FOR MORE THAN
15 YEARS.

To keep your business competitive and free up cash flow, you may consider cutting back on company expenses.

Although a lower-cost insurance policy can appear to save you money, it might cost you if it doesn't offer the right services. Take a look at our Pool & Spa Contractors Insurance Program instead.

THE VALUE OF DEDICATED EXPERTS

Every resource we offer is dedicated to helping your pool and spa business go the distance. At the core are dedicated underwriters, a risk engineering team and claims experts focused on your industry. Helping you get the right protection, reduce risks and improve outcomes when claims happen.

OUR ADDED PROTECTION BRINGS BOTTOM LINE VALUE

Our program offers strong value for your insurance dollar, including:

- Customized coverage, such as:
 - » Coverage for legal liability due to "business injury" – which some carriers don't offer (the Virginia Graeme Baker Pool and Spa Safety Act Inspection Errors and Omissions)
 - » Pool "pop-up" coverage (at no additional charge) which protects against damage when the water table rises too high; available in most states
 - » Design and installation errors & omissions coverage
 - » Coverage for installation, service and repair of diving boards and slides

Prepare. Protect. Prevail.®

continued



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- Assistance in reducing workplace injuries and controlling costs
- Risk management support and services, including help to:
 - » Minimize risk exposure to diving board claims
 - » Reinforce the American National Standards for residential in-ground swimming pools
- 24/7 online claims reporting and quick answers to questions
- Protection from an insurance company you can count on
 - » Five continuous years of experience insuring pool and spa businesses
 - » 200+ years of experience delivering on our promises to pay claims
 - » More than 1 million businesses have chosen us to insure them

COVERAGE WITH YOUR BUSINESS IN MIND

- Property coverage that goes far beyond a basic policy
 - » Additional coverage for peak season and business income
 - » Optional protection for employee tools, property in transit, and installation
 - » \$100,000 in “green” coverage
- Broad general liability protection against injuries to others that occur at your business
 - » Limited job-site pollution coverage (available in most states)
 - » Automatic coverage for additional insureds when required by written contract
 - » Per-project aggregate – covers multiple claims on the same job

- » Coverage for legal liability due to “business injury,” including:
 - Fines levied by local, state and/or federal authorities due to non-compliance with the Virginia Graeme Baker Pool and Spa Safety Act
 - Damages to third parties resulting due to non-compliance with “the act”
- Coverage for accidents involving vehicles you own, rent or lease
 - » Hired auto physical damage
 - » Employees as additional insureds
 - » Lease or loan gap
- Workers’ compensation coverage and services to help improve safety and control costs
- Umbrella liability protection in the event of a large catastrophic claim
- 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

PAYMENT PLANS THAT PUT YOUR BUSINESS FIRST

Choose the plan that best meets your business needs. We offer a flexible, direct billing program or electronic funds transfer. Options include:

- 10 payments, with 25 percent down and nine equal installments
- 4 payments, with 50 percent down and three equal installments

These plans are subject to an administrative fee and may vary by state.

LEARN MORE.

Call your local independent agent today for a quote on our Pool & Spa Contractors Insurance Program. You can also visit us at thehartford.com/programs.

The program is available in all states except AK, HI, LA, NV & IN. Currently, in-ground pool and spa installation is ineligible in AZ and CA. General liability must be written for any other line of business to be considered.

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.

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**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home