



DEEPER PROTECTION MAKES THE HARTFORD'S PROGRAM A TOP CHOICE FOR THE POOL AND SPA INDUSTRY.

With 15+ years of experience and customized insurance solutions, The Hartford is a great choice to protect the pool and spa industry. We offer:

- Deep protection against their unique risks
- Strong value for their insurance dollar
- The value of dedicated experts focused on the pool and spa industry

1 GENERAL LIABILITY

This coverage protects against injuries and property damage the insured is legally obligated to pay.

2 UMBRELLA

Liability protection in the event of a large catastrophic claim.

3 INLAND MARINE

Protects tools and equipment (such as bobcats, cement mixers and shovels) from fire, theft and other covered risks.

4 WORKERS' COMP

Coverage and services to help improve safety and control costs.

5 PROPERTY

Coverage goes far beyond a basic property policy, and includes peak season and business income, "green" coverage, and optional coverage for employee tools, property in transit and installation.

6 AUTO

Covers accidents involving vehicles that the business owns, rents or leases. Includes hired auto physical damage, employees as additional insureds, and lease or loan gap.

OPTIONAL COVERAGES

Pool pop-up

Offered at no additional charge, pop-up covers property damage to swimming pools caused by a high water table. Available in most states.

Contractors pollution liability

Not available in all states.

Virginia Graeme Baker Pool and Spa Safety Act Inspection E&O

Legal liability coverage for claims due to on-the-job injuries.

Diving board and slide installation

For added peace of mind.

To learn more about The Hartford's Pool & Spa Contractors Insurance Program, visit us at thehartford.com/programs.

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 November 2016.

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
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