

SPECIALIZED TRUCK EQUIPMENT PROGRAM (STEP)



CONTACT INFORMATION

Find up-to-date contact information by region at thehartford.com/oap-contact

Website
thehartford.com/programs

Send submissions to
specialtyprograms@thehartford.com

Excludes Alaska, Hawaii and Louisiana

WRITE

SIC 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.

DO NOT WRITE

Tank bodies used in transportation or storage of fuel, chemicals, LPG and LNG

Altering of chassis to the point where the risk becomes the manufacturer

Truck chassis manufacturing

Manufacturing, distributing, repairing or installing passenger conveyances bodies (buses, trams, recreational vehicles, etc.)

>25% of major engine or driveline repair

COVERAGE OFFERED

Customer vehicles in the insured's care, custody and control

Vehicles held for sale

Dealer plates

GL - Lead line, *must be written to qualify for the Program*

- » Property
- » Inland marine
- » Commercial auto
- » Umbrella
- » Workers' comp

TARGET ACCOUNT PROFILE

- Majority (51%) of sales generated from manufacturing, installing, distributing or repairing truck bodies, equipment and trailers
- Auto body shops eligible if towing receipts don't exceed 50% of sales receipts
- Owner/senior management has 3+ years of prior industry ownership and/or management experience
- Subcontractor has insurance limits equal to those of our insured
- Preferred account premiums \$25,000 or greater

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