

## SPECIALTY PROGRAMS



## SPECIALIZED WHERE IT MATTERS MOST - UNDERWRITING EXPERTISE, SERVICE, INTEGRITY, TRUST.

### MORE VALUE FOR YOU AND YOUR CUSTOMERS

- Specialized coverage and endorsements
- Best-in-class claims service
- Risk Engineering services include:
  - » Safety trainings
  - » AIHA-accredited industrial hygiene lab<sup>1</sup>
- Specialized underwriters provide a consultative approach

Selling your customers the right specialized programs is a goal you can't reach without truly specialized expertise, from your first contact with an underwriter onward.

The Hartford makes sure you get it. Count on underwriters, risk engineers and claims professionals dedicated to the special coverage needs of the business categories we serve.

### DEEPER KNOWLEDGE. FASTER, BETTER SERVICE AND SUPPORT.

Our pros can give you insights on specialty risks as well as the kind of service that helps you:

- **Save time** through centralized contact and easier quoting processes
- **Keep your quotes timely and right on the money** with superior endorsement handling and service
- **Retain business** with claims service that wins praise from customers

Ultimately, we aim to win your trust with superior support. So you can win and retain more specialty accounts.

Prepare. Protect. Prevail.®

continued



## SPECIALTY OFFERINGS WITH A BIG DIFFERENCE.

Apart from our overarching approach of superior expertise and service, what distinguishes our offerings is different for every specialty category.

### ALARM

**All-lines coverage with unique tailoring.**

Countrywide, alarm businesses can count on broad coverage with The Hartford. And it can be tailored for:

- Errors and omissions
- Lost key coverage
- Businesses that install closed circuit TVs (CCTVs)

**Dedicated legal expertise.** Because the alarm category involves special exposures, our claims specialists team up with a dedicated attorney.

**Consistency.** 20+ years of serving the alarm industry.



### ARBORISTS

**Multi-line solution.** General liability, auto, inland marine, property and umbrella - we cover all these lines for arbor and landscape businesses. The risks they face are unique and we're ready to tailor packages with coverage like workmanship error.

**Deep roots.** We've served the landscaping and tree care industries since 1992.

**Association membership.** TCIA.



### EQUIPMENT & PARTY RENTAL

**Flexible coverage and pricing.** When inventory isn't returned in good working order, your customers can fall back on us. Our replacement cost form offers flexible coverage - and flexible pricing, too. We actually offer three class codes, based on exposure.

**"Top 4" approach saves time.** Unlike many insurers, which require a full schedule before a quote, The Hartford only requires the top four most valuable items.



### POOL

**All-lines coverage with unique tailoring.**

Pool and spa businesses can turn to The Hartford for all their protection needs. And that includes tailored coverages for rare occurrences that place them at risk, such as pool "pop-ups."

**Deep experience.** Nearly 20 years of serving the pool industry.

**Association memberships.** APSP and NESPA.



### RAILROAD

**20 years of experience.** For contractors, manufacturers and wholesalers that service the railroad industry, we're a natural go-to. Besides our long history, we provide:

- A multi-line program
- Guaranteed cost protection



### SECURITY GUARDS

**A cash-flow advantage with XactPay®.**

This is a huge selling point, made possible through our partnership with well-known payroll firms. It helps reduce large upfront premiums and improves cash flow.

**Extra expertise.** We partner with a leading program broker dedicated to the security business.



continued

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### STEP (SPECIALIZED TRUCK EQUIPMENT INSURANCE)



**100% dedicated program.** The Hartford's STEP Program<sup>SM</sup> runs on the talents and knowledge of a centralized, expert team.

**Admitted carrier.** Give your customers the added assurance of our state-approved status.

**No surprises.** STEP customers get a cost guarantee<sup>2</sup> which doesn't have a self-insured requirement.

**Drive-away coverage included.** An essential for companies that transport trucks they don't own.

**Association memberships.** NTEA and NATM.



### A LOT OF FACTORS CAN IMPACT SPECIALIZED PROGRAMS

Not just for the insured, but primarily for agents. For 25+ years, The Hartford has focused energy and expertise on critical factors that help agents deliver specialty program solutions with greater effectiveness and efficiency. At the core is our ability to service and support agents with dedicated underwriters, risk engineers and claims professionals with tailored coverage solutions. These are experts in their field who provide agents with greater knowledge and insight along with accuracy and consistency. The result: more support and trust for our agents and, ultimately, their specialty program clients.

### SPECTRA INSURANCE PROGRAM



Equipment and vehicle rental stores serving the entertainment and motion picture industry, including post production; auto detailing (car prep); catering (food service); and event planning.

**Expert MGA.** Specializing in these risks since 1998.

**Specialized coverages.** Including Rental House Form.

### QUOTE US TODAY.

You have every reason to make The Hartford your "go-to" carrier for these industries.

<sup>1</sup> The Hartford's Risk Engineering Laboratory (ID 100124) is accredited by the AIHA Laboratory Accreditation Programs (AIHA-LAP), LLC for Industrial Hygiene and Unique Scopes, as documented by the Scope of Accreditation Certificate and associated Scope.

<sup>2</sup> Subject to audit, filings and endorsement changes.

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 September 2017.

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**THE HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home