

FOOD PROCESSORS

OFFER FOOD PROCESSORS A BROADER MENU OF INSURANCE PROTECTION FROM THE HARTFORD.



Let's partner together to offer food processors the products and services they need to help manage risk. Take a look at the top 10 reasons why you can count on us to be your go-to carrier for the food processing industry.

TOP 10 REASONS TO PLACE YOUR FOOD PROCESSING BUSINESS WITH THE HARTFORD



Combine these comprehensive product offerings from The Hartford for your
FOOD PROCESSING CLIENTS:

- Property coverage
- Workers' compensation
- Auto
- General liability

1. Property Choice® with SPICE® for food processors offers important coverages:

- Product adulteration or contamination, Kosher food contamination and Kosher equipment contamination cleanup
- Built-in equipment breakdown coverage, as well as refrigeration breakdown expense for transporting vehicles operated by your client
- Finished goods valued at manufacturer's selling price
- Broadened definition of business personal property, including machinery and equipment; stock (including finished products awaiting distribution); and computer equipment and media and data
- Newly acquired business personal property (e.g., new machinery) at scheduled premises for up to \$1 million for up to 60 days

2. General Liability Choice® automatically provides:

- Primary, non-contributory other-insurance status provided to additional insureds with whom your client agrees in writing
- Contractual liability coverage for bodily injury and property damage for which your client has assumed responsibility under a written contract entered into prior to a loss
- Broadened "who is an insured" provision, extending coverage to unnamed subsidiaries not insured elsewhere

Prepare. Protect. Prevail.®

continued



3. The Hartford's Multinational Choice offers a spectrum of coverage options to provide your clients with broad protection and peace of mind in over 150 countries.

4. Product recall expense coverage responds to accidental or deliberate product contamination. Coverage applies to recalls of your clients' products, including recalls due to threatened or actual product tampering.

5. Marine underwriters can help you tailor coverage for your clients that ship food products domestically and multinationally with domestic Shipper's Interest and Ocean Cargo Choice®.

6. Commercial auto, which automatically includes our broad form endorsement at no extra charge and a built-in waiver of subrogation, covers:

- Owned vehicle fleets, rental vehicles and non-owned autos
- Autos rented by employees for your business use, but in employees' own names
- Hired auto physical damage if The Hartford is providing physical damage and liability coverage on at least one owned vehicle

7. Workers' compensation premium can be paid with our XactPAY® pay-as-you-go billing option, which matches your client's premium payments to their actual payroll. XactPAY not only helps your clients manage cash flow, it also mitigates audit surprises.

8. Risk Engineering consultants support food processors with information and consultation in such areas as:

- Industrial hygiene, provided by our certified industrial hygienists and backed by The Hartford's own AIHA-accredited industrial hygiene laboratory¹
- Machine safeguarding and lock-out/tag-out procedures
- Workplace safety and hazard control
- Product safety and recall planning
- Contractual risk transfer
- Complaint management and incident/accident investigation

9. Claims services are supported by:

- 24/7 claims reporting
- Claims fraud special investigators who combat unfounded and unwarranted claims
- Claims service consultant and The Hartford ClaimPlus Team® assigned to your larger accounts

10. Specialty GL underwriters are dedicated to hard-to-place products liability risks, including discontinued products. A specialized claims team, experienced in high severity claims, is dedicated to triaging, assigning and monitoring Specialty GL claims.

Other optional coverages and services, as well as limits higher than those cited, may be available for additional premium.

LEARN MORE.

Contact your Middle Market underwriter or visit thehartford.com/mmagent for tools and resources you can use with your food processing clients.

¹ 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.

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 March 2017.

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Business Insurance
Employee Benefits
Auto
Home