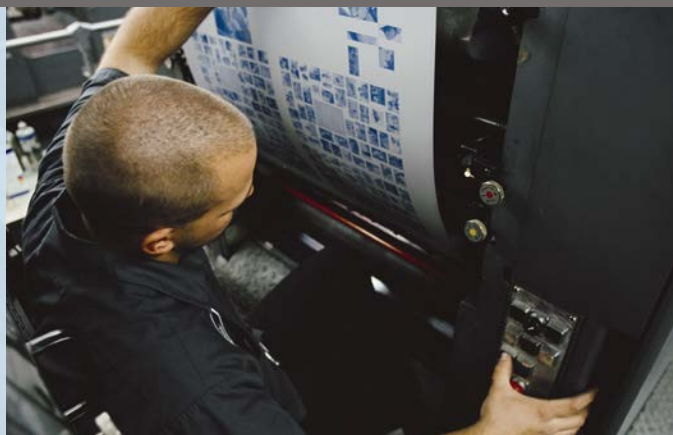


PRINTING COMPANIES

**THE CLEAR APPETITE
YOU WANT. THE BROAD
COVERAGE THAT PRINTING
COMPANIES NEED.**



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

TOP 10 REASONS TO PLACE PRINTING COMPANIES WITH THE HARTFORD



COMPREHENSIVE PRODUCT OFFERINGS

Combine our property coverage with our competitive workers' compensation, automobile and general liability products to provide comprehensive product offerings for your printing company clients.

1. Property Choice® with SPICE®:

- Equipment breakdown
- Broadened definition of business personal property, including (with no sublimits):
 - » Machinery and equipment
 - » Computer equipment
 - » Media and data
 - » Stock (including finished products)
 - » Tenant improvements and betterments
 - » Property of others
- Newly acquired business personal property (e.g., new machinery) at scheduled premises
 - » Covers up to \$1 million for up to 60 days

2. Business income (business interruption) provides a single blanket limit applied to all locations. Contingent coverage is provided for dependent properties anywhere in the world and for off-premises utility service interruption.

3. Printers E&O covers the cost of:

- Inspecting and withdrawing or recovering printed material because of known or suspected errors
- Property of others in the insured's care, custody and control for printing purposes
 - » Property Choice protects the property of others for a covered cause of loss
Example: Our Printers E&O coverage would protect your client if they ruin a customer's products by printing the wrong logo on them
- Correcting subcontractor errors

4. General Liability Choice[®] automatically provides:

- Broad-form insured definition that extends coverage to unnamed subsidiaries not insured elsewhere
- Protection for vendors if your client is required by written contract to include them as additional insureds
- Primary, non-contributory status for additional insureds with whom your client agrees in writing

5. Commercial auto, which automatically:

- Includes our broad form endorsement at no extra charge
- Provides a broad-form insured definition that extends coverage to employees as insureds and to LLCs as part of our Subsidiaries and Newly Acquired or Formed Organizations provisions
- Amends the fellow employee exclusion
- Includes a built-in waiver of subrogation

6. Commercial umbrella is available with:

- Up to \$25 million limits over The Hartford's primary general liability or auto coverage

7. Workers' compensation offerings include:

- XactPAY[®] payroll billing, which calculates premium payments based on your client's actual payroll and pay periods, smoothing cash flow and mitigating audit surprises
- Team·Work return-to-work program with a focus on ability

8. Risk Engineering consultants support printers in such areas as:

- Automatic sprinkler systems
- Preventive maintenance for electrical and mechanical equipment
- Contractual risk transfer
- Life safety and emergency preparedness
- Disaster recovery and business continuity

9. Claims services are supported by:

- 24/7 claims reporting
- 500,000+ healthcare providers with negotiated rates in our preferred provider networks
- Claim fraud special investigators who combat unfounded and unwarranted claims
- Customer loyalty program that helps ensure The Hartford listens and responds to your clients' needs in real time

10. 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.

ADDITIONAL OFFERINGS

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 printing company 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 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.

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



Business Insurance
Employee Benefits
Auto
Home