



SWEETEN YOUR BOTTOM LINE

Middle Market
Specialty
General Liability

Grow Your Book of Tough Liability Risks

Hard-to-place liability risks can be a challenge. They don't need to be. The Hartford is committed to helping you meet the needs of customers with tough risks with liability coverage that can be written as part of a whole account solution, or provided on a stand-alone basis. Our sweet spots are the classes of business that we are most successful writing for agents like you.

Why The Hartford for Tough Liability Risks?

Advantages for You -

- Access to knowledgeable underwriters to help you with difficult product and premises liability risks
- Admitted paper means no surplus lines taxes or paperwork.

Advantages for Your Customers -

- Coverage on a primary or excess basis
- Dedicated products claims specialists and specialized loss control professionals
- Cost-effective rating options

Capabilities

General Liability

- Full commercial General Liability coverage
- Products Liability
- Discontinued Products coverage
- Worldwide coverage
- Prior Acts coverage
- Occurrence or Claims Made coverage
- Admitted paper
- Non-admitted paper
- Minimum premium \$10,000
- First dollar, deductibles and SIRs
- Dedicated claims specialist
- Third-party Administrator (TPA) Administered Services

Umbrella

- \$10,000,000 capacity
- Written over Hartford primary only
- Occurrence or Claims Made coverage
- Admitted or non-admitted paper

Target Customers

- Manufacturers, wholesaler-distributors and importers of tough products
- Premises with SIRs or deductibles over \$10,000

Sweet Spots

- Auto Parts
- Beauty Products
- Diagnostic Labs and Test Kits
- Electrical Equipment
- Exercise Equipment
- Hand Tools
- Importers
- Industrial Equipment
- Medical Product
- Renewable Energy
- Shopping Malls
- Valves & Flanges

While we will consider any account on an individual basis, The Hartford will not consider accounts related to Human Pharmaceuticals, Tobacco Products, Latex Gloves, Critical Aircraft Products, Contraceptive Devices, Athletic Helmets, Nutritional Supplements, Residential Building Products, Child Safety Products, Welding Products, Construction, Contractors or Firearms.

Choose The Hartford

The Hartford offers solutions for simple as well as complex risks. We can help you provide whole account solutions with liability, property, ocean cargo, auto, and workers' compensation coverage. To learn more about our appetite and capabilities for tough risks, contact your Specialty GL Practice Leader or visit the EBC.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. 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 Hartford 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. All information and representations herein are as of April 2010.