



CUSTOMIZED INSURANCE PROGRAM

An Essential Tool for Special Trade Contractors

BASED ON YEARS
OF EXPERIENCE
WORKING WITH
CONTRACTORS,
THE HARTFORD
HAS DESIGNED A
COMPREHENSIVE
PROGRAM THAT
MEETS YOUR
HIGHLY SPECIALIZED
INSURANCE NEEDS.

Could your insurance policy pass this inspection?

Would your current insurance ...

- Pay for damage you caused to borrowed tools and equipment on the job site?
- Pay to replace equipment and supplies damaged in transit or while at a customer's site?
- Cover you for damage resulting from design services you provided in conjunction with your work?
- Protect you if you were sued because of a past joint venture with another contractor?

If the answer to any of these questions is “no,” it’s time for you to take a closer look at The Hartford’s Special Trade Contractors Program, a comprehensive insurance package specifically designed for your industry.

The Hartford Has the Right Equipment

We understand that running a contracting business isn’t like any other kind of business. You’re focused on preparing bids, managing employees and responding to customers. Insurance coverage can be the last thing on your mind. But it’s the first thing you think about when something goes wrong.



That's why we've developed an insurance program that specifically addresses the many challenges you face every day. It's called The Hartford's Special Trade Contractors Program, which includes:

- Insurance for Your Property
 - Coverage for your installations, contractor's tools and equipment
 - Equipment Breakdown Coverage
- Electronic Vandalism Coverage
- General Liability Coverage
- Commercial Automobile Coverage
- Workers' Compensation Insurance
- Employment Practices Liability Insurance

Property

Our Property ChoiceSM product combines a broad range of property coverages — including Equipment Breakdown, Crime and Valuable Papers — into a single policy. Our built-in Equipment Breakdown Coverage allows for better coordination of coverage when a loss occurs. There is no need to purchase a second policy to get this particular coverage.

In addition, we've broadened the traditional definition of Business Personal Property to include machinery and equipment, computer equipment, and computer media and data.

Our built-in enhancements include coverage for:

- Your contractor's tools and equipment.
- Tools and equipment you borrow from another contractor.
- Property to be installed, including while that property is in transit, in temporary storage or at the job site.

Electronic Vandalism

Because you probably use a computer as part of your business, you need protection against the risks associated with computer technology and the Internet.

Our built-in electronic vandalism coverage extends our property coverage to include a higher level of insurance protection. Among its many features are:

- Direct physical damage to computer equipment, media, data and software caused by viruses, hackers and other attacks.
- Optional business interruption coverage that includes loss of business income as a result of cyber attacks.

Our unique general liability package provides a full range of coverage.

Property ChoiceSM combines many essential coverages into one policy.

General Liability

Special trade contractors have particular liability needs not always addressed by insurers. At The Hartford, we provide our contractors with a unique Special Trade Contractors general liability package that provides a full range of coverages:

- Contractors Limited Professional Liability protects you when you perform design services in conjunction with your construction projects.
- General Aggregate Limit of Insurance per Location increases the total limits available to you by applying the general aggregate to each project away from your premises.
- Past Partnerships and Joint Venture Coverage protects you against liability arising out of participation in a past partnership or joint venture.
- Truth in Lending Errors & Omissions protects you from errors and omissions related to providing financing or assisting customers in obtaining financing for their projects.
- Motor Vehicle Laws Coverage adds any coverage required by a state law pertaining to the operation of your mobile equipment.
- Our optional Special Contractors Limited Pollution Form provides coverage for accidental job site pollution incidents arising from pollutants necessary for the job that you bring on site.
- Optional CyberFlex[®] endorsement covers libel, slander or copyright infringements that occur within or on your Web site or over the Internet. We can also cover your liability for the advertisements or content of others that may appear on or be linked to or from your Web site*.

Commercial Auto

The Hartford offers insurance coverage for your company vehicles, as well as coverage for your employees who are operating their own autos on

*This coverage option is not available to those with a majority of retail sales over the Internet.

the job. Physical damage coverage for hired autos and other vehicles is one of many enhancements available through our program.

Workers' Compensation

Our workers' compensation policy provides coverage for work-related losses. In addition, we have loss prevention experts who can consult with you to help reduce workplace risks — before they become claims. And our program also helps your injured employees return to work as soon as medically possible.

Employment Practices Liability

Hundreds of employment practices lawsuits are filed every day, and every company that has employees is at risk.

The Hartford's Employment Practices Liability Insurance helps protect your company against liability from many wrongful employment practices, such as discrimination, sexual harassment and wrongful termination.

Marine

Some types of equipment call for special coverage beyond what's provided in your property policy. In these cases, our Marine experts can offer the specific insurance you need.

Services

Reducing Your Risk of Loss

The Hartford's trained loss control specialists understand how contractors operate and offer a full complement of specialized services that help manage the risks your business faces every day. You can find risk management tips, technical updates, equipment breakdown and safety assessment checklists, and links to other industry

Web sites at mb.thehartford.com/contractors. One of our site's most popular features is "Ask an Expert," which enables clients to get online answers from The Hartford's Loss Control team. In addition, our Web site has schedules and registration details about The Hartford's emergency preparedness planning seminars.

Claim Management

Things happen. That's why you buy insurance.

And when you need to make a claim, we make it easy for you. In addition to online claim reporting, we offer TeleClaim — a 24-hour loss notification system. By calling (800) 327-3636, you can report a claim as soon as it happens. We also provide medical networks,

medical bill review, an Auto Customer Repair Service Program, fraud detection, and subrogation and recovery services. Our industry-leading claim services help save you money on your insurance costs, get injured employees back to work as soon as medically appropriate, and keep your business running.

Financial Strength. Industry Leadership.

An insurance program is only as good as the company that stands behind it. You can be confident knowing that The Hartford is one of the oldest and most financially stable insurers in the country. We have more than 190 years of experience in meeting — and exceeding — customers' expectations. You can count on The Hartford to be here for you, whenever you need us.

To learn more about the many advantages The Hartford can offer your business, please contact an independent agent or visit our Web site at mb.thehartford.com. Together, we can develop an insurance program that offers solid protection for today — and tomorrow.

Our consultants help reduce workplace risks — before they become claims.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.