

# Your admitted solution for hard-to-place risk.

You may find coverage hard to come by for your clients with **tough liability exposures**. Some carriers may even refer to your high-hazard customers as a burden on their books.

Not only do we want to write high-hazard risks, but we also consider them long-term partnerships, offering:

- ▶ A broad appetite for unique and hard-to-place risks
- ▶ Flexibility and creativity around coverage
- ▶ Specialized underwriters and claims handling

## We don't shy away from claims.

Standalone or bundled with other lines, our Complex Liability coverage and services are designed to provide a total solution for your clients. Our Complex Liability Solutions group comprises underwriters, risk engineering consultants and liability claims specialists who are experienced in hard-to-place products and premises risks.

We face catastrophic exposures in our high-hazard book every day – and it's what we've been doing for more than 25 years. Put our 200+ years of experience to work for your clients with tough liability risks.

## Customizable solutions to fit your customers' needs.

• Admitted paper from The Hartford	• Product recall expense coverage
• Negotiable commissions	• Manufacturers E&O coverage extension
• GL/Products premium counts toward incentive compensation plans	• Manuscript coverage
• Multinational coverage	• Deductibles, self-insured retentions or first-dollar
• Full CGL (Commercial General Liability)	• Occurrence or claims-made forms
• Umbrella/excess \$25 million capacity	• TPA or self-administered claims handling
• Discontinued products coverage	• Installments and direct bill available
• Prior acts coverage	• Composite rating

## Protection wherever your customer goes.

While most general liability policies only cover lawsuits brought in the U.S., we can help protect businesses that export products and services and/or engage in travel abroad.

Our multinational capabilities offer a spectrum of coverage options to provide customers with broad protection and peace of mind in over 200 countries.

Products	Premises – Operations
Auto & truck parts	Malls/shopping centers
Consumer products	Warehouses
Electrical equipment	Hotels/hospitality
Exercise equipment	Parking lots & garages
Furniture	Medical offices (x professional)
Hand tools	Movie theaters
Industrial equipment	Grocery stores/supermarkets
Machinery	Office buildings
Marine products	
Overhead cranes	
Pressure vessels/tanks	
Railroad products	
Renewable energy	
Startups	
Valves & flanges	

## Risks we write.

- **General Liability premium at least \$25,000**
- **Products**
  - » Manufacturers
  - » Wholesalers-distributors
  - » Importers
- **Premises – Operations**
  - » Service firms, real estate, and retail with self-insured retentions at least \$50,000
- **Target Risk Profile**
  - » Unique or hard-to-place risks
  - » Midsize to large clients with revenues between \$10M - \$5B
  - » Prefer severity loss potential over frequency
  - » Businesses who invest in their own risk management and have strong loss control practices

## New CLS product enhancements.

### Affirmative Products Pollution Enhancement for manufacturers and distributors.

Many manufacturers often overlook the fact that they can be held liable if a defect with their product ends up polluting the environment. Most standard general liability and product liability policies don't cover bodily injury or property damage caused by pollutants that arise from an insured's product.

Our Complex Liability Solutions team now offers a new affirmative products pollution enhancement to help protect manufacturers from costly, unexpected losses due to unforeseen incidents.

\*Not offered in all states. Contact your underwriter for state availability.

### Designed specifically for commercial and industrial manufacturers.

- Machinery
- Tools
- Metal products
- Electronic products and components
- Contractors' equipment
- Component parts

### Ventilated excess capabilities: Bringing you more capacity.

Ventilated excess is an excess liability policy (that is not a lead umbrella/excess policy) that sits above other carriers but is also still supported by The Hartford primary.

Ventilated excess allows for more flexibility, which means additional capacity available in excess placements.

### EBC capabilities: Making routine policy changes easier.

Our Electronic Business Center (EBC) is a fast, easy way to handle all\* of your account inquiries and changes. Learn about all that the EBC can do for you with our EBC Service Quick Guide.

\*Claims capabilities aren't included through the EBC for CLS accounts.

**Learn more.** Discover how we can help cover your most complex risks at [TheHartford.com/CLS](https://www.TheHartford.com/CLS)



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