

# Meeting the unique needs of the energy industry is the best use of our energy.



Energy companies of all sizes are finding newer and more efficient ways to produce the energy we need. We're here to help protect them with insurance solutions designed to meet the distinctive risks an energy business faces.

Our team has dedicated underwriters for energy accounts of \$100K-\$400K, offering quick turnaround and knowledgeable support to manage the complexity of any size energy business.

## Areas of Focus

Our focus on the energy industry includes, but isn't limited to, the following:

### Power Generation & Utilities

- Electrical cooperatives\*
- Gas and electric utilities
- Independent power producers
- Power generation and transmission
- Renewable energy

### Mineral Mining

- Open pit
- Strip

### Midstream

- Natural gas pipeline operators
- Natural gas processors
- Natural gas storage
- LNG storage, liquefaction and regasification entities
- Terminal operations
- Pipeline construction/maintenance

### Renewables

- Geothermal
- Hydropower
- Biofuels
- Biomass
- Wind and solar energy
  - » Manufacturers
  - » Contractors
  - » Maintenance service providers

### Upstream

- Distributors of oil field equipment
- Instrument logging and survey work
- Ancillary oil field services
- Oil field tool and equipment rental
- Fabricated metal products-energy related

\*Rural Electrical Cooperatives available through a dedicated wholesale agent.

## Tailored Coverages

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We can design an insurance program customized for energy companies.

**Commercial Auto** – we offer coverage options for accidents involving vehicles owned, leased or rented by renewable energy companies.

**General Liability** – our General Liability Choice® helps provide liability coverage for bodily injury and property damage.

**Workers' Compensation** – including broad form endorsements to help protect against certain unknown and unanticipated exposures not typically covered by a standard policy.

**Commercial Umbrella** – with up to \$15 million policy limits<sup>1</sup> and comprehensive catastrophic liability coverage.

## Our total solution includes:

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- **Forward-thinking insurance coverages** to help protect your assets and promote future growth.
- **Customized claims and risk engineering services** to help you prevent losses and achieve the best outcomes if a claim does occur.
- **Dedicated underwriters and risk engineering consultants** who specialize in your business's unique risks and partner with you to help manage them.
- **The Hartford's Multinational Choice** offers a spectrum of coverage options to help provide you with broad protection and peace of mind in over 220 countries.



The Hartford holds itself to the highest standards of ethical conduct in all transactions, and demonstrates respect for people, communities and the environment. We've been named one of the World's Most Ethical Companies® by the Ethisphere Institute<sup>2</sup> sixteen times.

## Learn more.

Visit us at [TheHartford.com/energy](https://www.thehartford.com/energy) or contact Todd Wilson, Leader of Domestic Energy Casualty at [todd.wilson@thehartford.com](mailto:todd.wilson@thehartford.com) or Terance Swain, Senior Managing Director at [terance.swain@thehartford.com](mailto:terance.swain@thehartford.com)



<sup>1</sup> Up to \$25 million may be available depending on type of account

<sup>2</sup> "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

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