

# AS THE METAL INDUSTRY MOVES AHEAD, BE THERE WITH THE RIGHT PROTECTION

## TARGET STANDARD INDUSTRIAL CLASSIFICATION CODES (SICs)

3441	Fabricated Structural Metal
3442	Manufacturing metal doors, sash, frames, molding and trim

Visit our [Appetite Guide](#), accessible through the EBC, for a complete list of eligible classes.

## DEFINITION

### Maximum Property Values

- \$10M per location
- \$15M per policy total

### Maximum Sales Values

- \$10M per location
- \$10M per policy total

Payroll: \$3M

In the past five years, business has been booming in the fabricated structural metal manufacturing industry, reaching a total revenue of \$34B in 2019.<sup>1</sup> That alone is attracting the insurance industry as the market grows and the metal recycling market continues to expand. To enhance worker and environmental safety, the industry is adopting new technologies, from robotics to state-of-the-art power management. It adds up to needs that The Hartford can fulfill with broad coverage and digital services. This is an industry heavily invested in workers' comp protection to relieve its workers of the medical bills that come with severe injuries. Let The Hartford be their source.

## WHAT GOOD LOOKS LIKE

What kind of metal manufacturers have risks we'd underwrite? Those with:

- Low hazard metals with minimal dust exposure
- Controlled special hazards (e.g., welding and cutting are done in approved, designated areas; painting is done in UL-approved paint booth with a sprinkler system)
- Known end of products with manufacturing of component parts only
- Products designed to customer specifications
- Automated and mechanized production processes
- Reduced manual intervention

## SPECTRUM® BUSINESS OWNER'S POLICY (BOP)

## OPTIONAL COVERAGES



## KEY PROPERTY COVERAGES

- **Business Income for Off-Premises Utility Services** (12-hour waiting period) – Provides coverage if your client needs to suspend operations due to an interruption of power, communication, or water services.
- **Increased limit for theft of patterns, dies, molds and forms** – Covers loss of patterns, dies, molds and forms.
- **Increased theft coverage for precious metals** – Covers loss of precious metals.
- **Product contamination** – Covers loss of marketability of the insured's product, including when it has been sold but not delivered due to an accidental contamination by any foreign object or substance during the manufacturing process. For food products, the food has to meet the FDA, USDA, or other regulatory body's definition of "unfit for human consumption" in order to be covered.



## KEY LIABILITY COVERAGES

- **Advertising to regain customers in a product recall** – Covers costs to regain customers after a product is recalled.
- **Product recall** – Covers reasonable and necessary expenses to recover insured's product from any distributor, purchaser or user because the product has caused or probably will cause bodily injury or property damage due to product tampering, or a known or suspected defect, deficiency, inadequacy or dangerous condition in that product.



## WORKERS' COMPENSATION

**DEFINITION:** Maximum Payroll per policy (where used as the rating basis): \$3M

- **Broad Form endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.
- **Billing options** – Help your clients manage cash flow.
- **Value-added services** – Customers of The Hartford have access to programs that could improve the health of their businesses and the safety and well-being of their employees.<sup>2</sup>
  - **CareerBuilder Employment Screening** – Background checks, drug testing services and MVR searches
  - **Herman Miller**<sup>®</sup> – Ergonomic workstations
  - **Naturally Slim**<sup>®</sup> – Corporate wellness
  - **Shoes for Crews**<sup>®</sup> – Slip-resistant footwear<sup>3</sup>

## QUOTE THE HARTFORD TODAY!



## AUTO

**DEFINITION:** Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum<sup>®</sup> BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.



## DIGITAL SERVICES

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.



Property  
Liability  
Workers' Comp  
Business Auto

<sup>1</sup><https://www.ibisworld.com/industry-trends/specialized-market-research-reports/industrial-machinery-gas-chemicals/fabricated-metal-product-manufacturing/fabricated-structural-metal-manufacturing.htm>

<sup>2</sup>The Hartford does not offer or provide the slip-resistant footwear and cannot make any claims or promises that use of the footwear will lower workers' compensation losses. All Shoes for Crews products and guarantees are provided by Shoes for Crews. Visit [shoesforcrews.com/thehartford](http://shoesforcrews.com/thehartford) for detailed terms and conditions.

<sup>3</sup>The Hartford does not offer or provide the Shoes for Crews, Naturally Slim, Aurico and Herman Miller products and cannot make any claims or promises that use of those products or services will result in lower workers' compensation losses. All such products and services are provided by Shoes for Crews, Naturally Slim, Aurico or Herman Miller, respectively. Herman Miller<sup>®</sup> is a registered trademark of Herman Miller, Inc. The use of research provided in this document is not an endorsement by the researchers or their associated organizations.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.

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