

PROTECTING GLOBAL ASSETS FROM THE RISKS OF LOCAL POLITICAL UNREST.



WHY THE HARTFORD

With over 40 years of experience within the Political Violence and Terrorism team, we have the ability to help our clients understand the geo political risks that may threaten their assets with respect to political violence and terrorism perils. Since launching in 2016, we have:

- Successfully established a strong portfolio
- Become a highly-regarded market leader

We offer certainty in uncertain times, with A+ rated security, according to Standard & Poor's.¹

- For our U.S. clients, we're able to provide both Certified and Non-Certified coverage for property insured within the United States.

To meet ever-changing terrorism threats, we provide:

- Access to both standard market and bespoke policy wordings
- Specialized, dedicated underwriters with global capabilities and appetite
- Cover on a primary, excess or difference in conditions (DIC)/limits basis



COVERAGE HIGHLIGHTS

- Sabotage and terrorism
- Terrorism liability – both employee and general
- Insurrection, revolution or rebellion and coup d'etat
- Strikes, riots and civil commotion and malicious damage
- War and civil war



CLIENT PROFILES

Our clients range from smaller companies with single asset exposure to multinational companies with global exposures. Targeted industries would include, but are not limited to:

- Construction and Builder's Risk
- Fortune 500 companies
- Pharmaceutical and Chemical facilities
- Real Estate and Offices
- Exhibitions and Events
- Aviation and Transport Hubs, Ports and Terminals
- Educational Assets
- Energy – Oil and Gas, Power and Utilities
- Financial Institutions

Capacity

The Hartford is able to offer USD 50 million (or equivalent in local currency) of capacity on any one risk. We will consider coverage on either a primary or an excess basis to best suit your client's needs.



EXPERT CLAIMS HANDLING

The Hartford claims team understands the importance of handling claims proactively and with integrity. We have significant experience in dealing with complex property damage and business interruption claims. Our claims professionals can offer our clients claims handling across time zones, with multi-jurisdiction experience, but always with local empowerment and a customer-centric focus.



CREDIT AND POLITICAL RISK

We help protect our clients' investments against various political risks such as expropriation, political violence and currency inconvertibility, offering world-class political risk insurance policies.

ABOUT THE HARTFORD

With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, group benefits and mutual funds in the United States.

The Hartford sells its products primarily through a network of independent agents and brokers, and helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens.

Human achievement is at the heart of what we do. We put our belief into action by helping people pursue opportunities and overcome challenges in ways that go beyond insurance.

The Hartford's Ability EquippedSM program empowers youth and adults with disabilities to achieve amazing things by making adaptive equipment and sports more accessible.

The Hartford's Opioid Aware program is fighting back against the opioid crisis, educating, advocating and activating programs that help achieve reductions in opioid use.

Industries The Hartford serves include maritime, construction, energy, environmental, professional services and life sciences.

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PREPARE FOR THE UNPREDICTABLE.

Learn more about our political violence and terrorism coverage at TheHartford.com/pvt



* Insureds with standalone policies through The Hartford Syndicate 1221 at Lloyd's of London do not require U.S. Government certification for an act of terrorism to be recognized. Our definition covers any act of terrorism as defined in our policy wording.

¹<https://ir.thehartford.com/financial-ratings/financial-strength/default.aspx>, Hartford Fire Insurance Company A+ Standard & Poor's, The Hartford Syndicate 1221- Lloyd's of London A+ Standard and Poor's

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. 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 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. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of February 2023.

Where cover is underwritten by The Hartford Syndicate 1221 at Lloyd's, Syndicate 1221 is managed by Navigators Underwriting Agency Limited, a company registered in England and Wales with registered no. 01380715, at registered office: Floors 7-8, 6 Bevis Marks, London EC3A 7BA. Navigators Underwriting Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Underwriters at Lloyd's are licensed in Kentucky, Illinois, and the USVI only. Underwriters are eligible surplus lines insurers in all US jurisdictions. Surplus lines products are available exclusively through surplus lines brokers. While Surplus lines insurers do not participate in state guaranty funds, policyholders of Syndicate 1221 are protected by the Lloyd's Central Fund.

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