Quote Proposal

Insured Information:
TEST ACCOUNT INCORPORATED
1719 SPRING GARDEN ST
PHILADELPHIA, PA 19130-3915

Agency Information:
PRODUCER NAME DISPLAYS HERE
AGENCY NAME
123 MAIN ST
HARTFORD, CT 06115

Proposal Creation Date:
June 8, 2022

Your Underwriting and Service Team:
HOME OFFICE

Underwriter Name Displays Here

Account Manager Name Displays Here

THE LIST OF POLICY NUMBER(S) CAN BE FOUND ON THE POLICY SUMMARY PAGE.

Dear Producer Name Displays Here,

I'm pleased to share our quote for Test Account Incorporated. We know that insureds have a choice of carriers for their insurance needs and we appreciate your consideration and recommendation of The Hartford. The attached proposal includes a premium summary, supporting policy information and details regarding the coverages being offered, limits of insurance, exclusions, limitations and other terms or conditions.

The Hartford's dedicated team of industry professionals across underwriting, risk engineering, product and claims are constantly monitoring trends and how they impact Business and Professional Services. We take the time to truly understand both the micro and macroeconomic trends impacting the industry, so we can help you meet the specific needs of your clients. That's also why we have a broad-spectrum of customizable product offerings for Business and Professional Services.

Our products are backed by The Hartford's:

- Industry-leading risk engineering and claims services. Our customers rate us almost 5 out of 5 stars for risk engineering and claims services
- 200+ years of experience insuring business and delivering on our promises
- Financial strength and performance, rated A+ (Superior) XV (financial size $2B and greater) by AM Best

Please let me know if you'd like to meet to review the quote proposal or if you have any questions.

Thank you,
Underwriter Name Displays Here
Underwriter

This is not a guarantee of coverage. Actual premium amounts vary and will depend on an applicant's individual account characteristics and coverages and limits purchased.

This document contains only a general description of coverages that may be provided and does not include all of the terms, conditions, or exclusions that may apply. Please refer to the actual coverage forms for complete details of terms, conditions, and exclusions. In the event of any conflict, the terms of an issued policy prevail.

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Quote Proposal
Policy Summary

COVERAGE	POLICY TERM	PREMIUM	COMMISSION
Package Policy	07/01/2022 – 07/01/2023		
Property Choice ***Hartford Fire Insurance Company***		$34,265.00	15.0%
General Liability ***Hartford Fire Insurance Company***		$21,348.00	15.0%
Total Estimated Account Premium		**$55,613.00**	

Premium may include surcharges, taxes, and assessments.

Commission percentages shown are for base commission only and do not include any applicable supplemental commission or other forms of compensation. The premiums identified above may contain surcharges and/or assessments to which the commission percentages shown above may not apply. Workers' compensation commission percentage applies to the standard premium before application of any premium discount.

COMMENTS

Policy and location information is fictitious for the purpose of generating a sample quote proposal.

Quote Proposal
Articles of Agreement

TERMS AND CONDITIONS

- This quote proposal supersedes and replaces any previously issued quote proposal offering similar coverages, limits and deductibles.
- The quote is valid for 60 days from the date of the proposal or until the proposed policy inception date, whichever is earlier. Coverage may not be bound retroactively.
- This quote is intended as a total offering and must be accepted or rejected in its entirety. Please contact the underwriter in the event that only a portion of the quoted coverages are desired.
- This proposal is subject to the underwriting period allowed for by state law and the cancellation provisions applicable to each policy.
- Prior to the effective date of coverage The Hartford must be advised of any change in the information provided by or required to be provided by the applicant, or any change in the exposure basis, hazard or risk contemplated by this proposal since the original submission date.
- The Hartford reserves the right to modify or withdraw this proposal prior to the effective date based on a new assessment of underwriting information. If information we obtain during the policy term differs from what was originally presented we also reserve the right to modify premium and terms or rescind coverage as permitted by law.
- All of the terms, conditions and other requirements set forth in this proposal must be included in any quote presentation to the proposed insured.
- This proposal provides a summary of coverages; some coverages may not be available in all states. For a complete description of all coverages, terms, conditions and exclusions, please refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the insurance policy shall prevail. A complete list of The Hartford's policy forms with the most recent edition dates are available upon request or online on the Electronic Business Center (EBC). Insurance specifications and other requests for coverage that are not incorporated in this proposal confer no rights and do not amend, extend or alter the coverage afforded by The Hartford.
- The limits of insurance applicable to Building and/or Business Personal Property in this Quote Proposal have been based upon information contained in your application. The Hartford may use a building appraisal calculator to estimate replacement cost value for underwriting purposes, and may also require a building limit of insurance that is different from your original request, based upon our underwriting evaluation. The Hartford makes no warranties that this estimate represents actual replacement cost value. If you are unsure of the actual replacement cost value of your building(s) or business personal property, an independent, professional appraisal should be obtained. Upon our receipt of the appraisal and a written request from you, we may adjust your limits of insurance in accordance with such appraisal.

Quote Proposal
Articles of Agreement

SUBJECTIVITIES

Unless otherwise stated below or unless consent of the underwriter is obtained, coverage may not be bound without compliance with the subjectivities.

ACCOUNT SUBJECTIVITIES

Please provide currently valued, hard copy Loss Runs for the current policy year, plus four prior years, prior to binding.

PROPERTY CHOICE

The quoted property premium includes a rate consideration based upon information contained in your application that one or more locations have a sprinkler system. If a Risk Engineering survey determines that the sprinkler system is deficient or inadequate, we reserve the right to withdraw this proposal or charge you an additional premium.

GENERAL LIABILITY

Confirmation that contractors and subcontractors hired by, used by or used for the benefit of the insured are required to provide limits equal to or greater than the insured's liability limits herein. Certificates of Insurance to be obtained and maintained.

Quote Proposal
Premium Summary

PROPERTY CHOICE

POLICY PREMIUM

The total insured values shown in the Premium section of this proposal below are not limits of insurance. They represent the sum of all values for Covered Property and Business Interruption according to the application or a report of values, subject to our agreed upon adjustment, and are the basis of premium determination.

Please refer to the Schedules of Covered Property, Causes of Loss, Coverage Extensions, Additional Coverages and Insured Premises for applicable Limits of Insurance which follow this Premium section.

DESCRIPTION	TOTAL INSURED VALUES	PREMIUM
COVERED PROPERTY		
Real Property	$12,657,916	$13,092
Business Personal Property (Including or Excluding Stock)	$5,313,270	$5,532
	Total Covered Property Premium	**$18,624**
BUSINESS INTERRUPTION		
Business Income and Extra Expense	$1,225,000	--
	Total Business Interruption Premium	**$2,428**
Coverage Extensions		$6,309
Crime		$604
Flood		$3,778
Equipment Breakdown		$1,524
	Sub Total	**$33,267**
Terrorism		$998
	Total Property Premium:	**$34,265**

Quote Proposal
Coverage Selection

LIMITS OF INSURANCE

POLICY DEDUCTIBLE AND WAITING PERIOD

The Policy Deductible applies to Covered Property, **Covered Causes of Loss**, Additional Coverages, Coverage Extensions or Stated Causes of Loss unless a more specific deductible is shown in the Declarations. The Policy Deductible does not apply to any **Business Interruption** coverage.

The Policy Waiting Period applies to all loss of **Business Income**, **Covered Causes of Loss**, Business Interruption Additional Coverages, Business Interruption Coverage Extensions or Stated Causes of Loss unless a more specific **Waiting Period** is shown in the Declarations. No **Waiting Period** applies to **Extra Expense**.

POLICY DEDUCTIBLE AND WAITING PERIOD	ANY ONE OCCURRENCE
Policy Deductible	$5,000
Policy Waiting Period	72 Hours

STATED CAUSES OF LOSS

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

The following is applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

STATED CAUSES OF LOSS	LIMITS OF INSURANCE IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT
Equipment Breakdown	Included in the Limits of Insurance applicable to Covered Property and Business Interruption
Waiting Period	72 Hours
Valuation - Equipment Breakdown Property	Replacement Cost
Equipment Breakdown Coverage Extensions	
CFC Refrigerants	Included in the Equipment Breakdown Limit of Insurance
Expediting Expenses	$100,000
Hazardous Substances	$100,000
Spoilage	$100,000

STATED CAUSES OF LOSS	LIMIT OF INSURANCE
FLOOD	**$10,000,000 Policy Annual Aggregate**

COVERAGE EXTENSIONS

The Limits of Insurance applicable to the Coverage Extensions shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, regardless of the number of **Insured Premises** involved in that occurrence, unless otherwise stated.

Quote Proposal
Coverage Selection

These Coverage Extensions, Limits of Insurance, Deductibles and Waiting Periods apply to each **Insured Premises**, unless more specific Limits, Deductibles and Waiting Periods are shown at an **Insured Premises** in the Schedule of Premises and Coverage Section below.

Applicable to Coverage Extensions with an **Annual Aggregate**: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Brands and Labels	Included in the Business Personal Property Limit of Insurance
Building Glass Repair	Included
Business Travel	$50,000
Claim Expenses	$50,000
Combined Additional Protection	$250,000
Any One Plant, Shrub or Tree	$10,000
Lawns or Sod	$10,000
Stock	$25,000
Contract Penalties	$50,000
Debris Removal	25% of the amount we pay for covered loss or damage
Debris Removal - Additional Amount	$250,000
Wind-Blown Debris	$2,500 Annual Aggregate
Other Property Debris Removal	$10,000
Deferred Sales	$50,000
Employee's Personal Property	$50,000
Per Employee	$1,000
Exhibitions	$50,000
Expediting Expenses	$50,000
Fine Arts	$10,000
Per Item	$1,000
Fire Department Service Charge	$50,000
Fire Device Recharge	$50,000
Fungus, Wet Rot, Dry Rot Physical Damage	$50,000 Policy Annual Aggregate
Limited Coverage Form Applies	

Quote Proposal
Coverage Selection

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Installation	$25,000
Deductible	$2,500
Land and Water Decontamination Expense	$50,000 Annual Aggregate
Locks and Keys	$25,000
Miscellaneous Unnamed Premises	
Building	$100,000
Business Personal Property	$50,000
Newly Acquired Property	
Number of Days	180 Days
Building	$2,000,000
Business Personal Property	$1,000,000
Stock	$25,000
Non-Owned Detached Trailers	$50,000
Deductible	$2,500
Outdoor Trees, Shrubs, Sod, Plants and Lawns	$50,000
Any One Tree, Shrub, Plant, Lawn or Sod	$10,000
Pairs and Sets	Included in the Business Personal Property Limit of Insurance
Preservation and Protection of Property	Included in the Limit of Insurance applicable to Covered Property that sustains loss or damage
Number of Days	Expenses incurred for 180 Days
Reward Coverage	$50,000
Tenant's Leaseholder's Interest Coverage	$25,000
Lease Assessment	$5,000
Deductible	$2,500
Miscellaneous Interior Real Property	$25,000
Leaseholder's Interest Coverage	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Bonus Payments	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Prepaid Rent	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Undamaged Tenant's Improvements or Betterments	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance

Quote Proposal
Coverage Selection

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Transit Shipper's Interest	$50,000
Maximum Limit Per Vehicle	$10,000
Deductible	$2,500
Utility Service Interruption - Physical Damage	
Any One Occurrence	$250,000
Deductible	$5,000
Interruption caused by loss or damage to Transmission or Distribution Lines	Excluded
Valuable Papers	Included as Business Personal Property
Water Damage - Building Tear Out and Repair	Included in the Limit of Insurance applicable to Covered Property

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	Refer to Location Level Details for applicable Limits of Insurance
Waiting Period	72 Hours
Payroll	Included
Extra Expense	Refer to Location Level Details for applicable Limits of Insurance

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

The Limits of Insurance applicable to the Coverage Extensions shown below are additional amounts of insurance, and include **Business Income** and **Extra Expense** unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated.

Applicable to Coverage Extensions with an **Annual Aggregate**: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Waiting Periods applicable to any Coverage Extension shown below apply separately and are specific to that Coverage Extension. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense**.

COVERAGE	LIMIT OF INSURANCE
Attraction Properties	$25,000
Waiting Period	72 Hours
Distance from Insured Premises	Contiguous with the Insured Premises
Business Travel	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense

Quote Proposal
Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Civil or Military Authority	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Distance from Insured Premises	Within 1,000 feet of the Insured Premises
Waiting Period	72 Hours
Contingent Business Interruption	
Waiting Period	72 Hours
Direct Contingent Properties	$100,000
Indirect Contingent Properties	$100,000
Flood - Direct Contingent Properties	Not Covered
Utility Services Interruption - Direct Contingent Properties	Not Covered
Exhibitions	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Extended Income	
Number of Days	Included for 180 Days
Fungus, Wet Rot, Dry Rot – Business Interruption	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Limited Coverage Form Applies	
Ingress or Egress	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Distance from Insured Premises	Contiguous with Insured Premises
Waiting Period	72 Hours
Installation	Included in the Limits of Insurance applicable to Installation
Land and Water Decontamination - Increased Period of Restoration	$50,000 Policy Annual Aggregate
Waiting Period	72 Hours
Machinery and Testing and Training	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Miscellaneous Unnamed Premises - Business Interruption	$100,000
Waiting Period	72 Hours
Newly Acquired Premises	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense

Quote Proposal
Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Ordinance or Law - Increased Period of Restoration	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Research and Development Expenses	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Transit Shipper's Interest	Included in the Limits of Insurance applicable to the Transit - Shipper's Interest
Utility Service Interruption - Business Interruption	
Business Income and Extra Expense Combined	$250,000
Waiting Period	72 Hours
Interruption caused by loss or damage to Transmission or Distribution Lines	Excluded

BUSINESS AND PROFESSIONAL SERVICES ADDITIONAL COVERAGES

The Hartford has included the following Specialized Coverages specific to the Business and Professional Services Industry. All Limits of Insurance are additional amounts of insurance and apply in any one occurrence, unless otherwise stated.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

Waiting Periods shown below apply separately and are specific to that Additional Coverage. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense**.

COVERAGE	LIMIT OF INSURANCE
Business Personal Property at Remote Worker Locations	$25,000
Deductible	$2,500
Cloud Computing Services	
Data Restoration Expense	$250,000
Deductible	$2,500
Business Interruption	$250,000
Waiting Period	72 Hours
Crisis Event	$50,000 Annual Aggregate
Number of Days	30 Days
Distance from Insured Premises	At the Insured Premises
Good Faith Advertising Expense	$10,000 Annual Aggregate

Quote Proposal
Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Deductible	$5,000
Business Interruption	$10,000 Annual Aggregate
Waiting Period	24 Hours
Professional Employee Replacement Expense	$25,000
Tax Treatment of Profits	Included
Industry Combined Additional Protection	$25,000

ADDITIONAL COVERAGES

The Limits of Insurance applicable to the Additional Coverages shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

Waiting Periods shown below apply separately and are specific to that Additional Coverage. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense**.

COVERAGE	LIMIT OF INSURANCE
Tracing and Accessing Source of Water and Oil Damage Expense	$25,000
Deductible	$2,500

CRIME COVERAGE PART

COVERAGE	LIMIT OF INSURANCE
Theft of Money and Securities Inside the Premises	$10,000
Deductible	$2,500
Theft of Money and Securities Outside the Premises	$10,000
Deductible	$2,500
Deception Fraud	$10,000
Forgery or Alteration	$25,000
Deductible	$2,500
Money Orders and Counterfeit Currency	$25,000
Deductible	$2,500
Employee Theft	$25,000
Deductible	$2,500

Quote Proposal
Coverage Selection

CRIME COVERAGE PART

COVERAGE	LIMIT OF INSURANCE
Acts Against Clients	Not Covered
Agents as Employees	Not Covered
Computer Fraud	$25,000
Deductible	$2,500
Volunteer Solicitors as Employees	Not Covered
Claim Expenses	$10,000

Coverage Highlights

Business Income
The Property Choice Business Income Coverage Form provides protection for your loss of income in case of an interruption in your operations caused by a covered loss.

Extra Expense
Property Choice Extra Expense Coverage Form reimburses you for incurred additional expenses in excess of normal operating expenses that you incur to avoid or minimize the interruption of operations after a covered loss.

SCHEDULE OF INSURED PREMISES AND COVERAGE
Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

LOC 1 - 1: BUILDING	AMOUNT
Location 1 address displays here	
Location Premium	$11,827.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	$5,000

COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Real Property and Business Personal Property	$17,971,186
Business Income and Extra Expense	$1,225,000
Accounts Receivable	$1,000,000
COVERAGE	**LIMIT OF INSURANCE**
Real Property	$6,069,000

Quote Proposal
Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Valuation	Replacement Cost Applies
Coinsurance	Does Not Apply
Business Personal Property	$3,978,270
Valuation	Replacement Cost Applies
Coinsurance	Does Not Apply
Stock	Included

STATED CAUSES OF LOSS

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

STATED CAUSES OF LOSS	LIMITS OF INSURANCE
Equipment Breakdown	Included
Deductible	$5,000
Waiting Period	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit
Deductible	$25,000
Waiting Period	72 Hours

APPLICABLE TO COVERAGE EXTENSIONS AND ADDITIONAL COVERAGES SHOWN BELOW:

The Limits of Insurance shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated. The Limits of Insurance, Deductibles and Waiting Periods apply only to this **Insured Premises**.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension or Additional Coverage. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

Waiting Periods shown below apply separately and are specific to that Coverage Extension or Additional Coverage. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense.**

COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	$250,000
Debris Removal - Additional Amount	$250,000

Quote Proposal
Coverage Selection

COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Fungus, Wet Rot, Dry Rot	Included in the Fungus Wet Rot Dry Rot Policy Limit of Insurance
Limited Coverage Form Applies	
Green Coverage - Costs to Upgrade	$100,000
Land and Water Decontamination Expense	Included in the Land and Water Decontamination Expense Policy Annual Aggregate
Ordinance or Law	
Undamaged Portion of the Building	Included in Real Property Limit of Insurance
Demolition and Increased Cost of Construction	$1,000,000
Mandated Decontamination Expense	Not Covered
Utility Service Interruption - Physical Damage	Included in the Utility Service Interruption Policy Limit of Insurance
Deductible	$5,000

ADDITIONAL COVERAGES

COVERAGE	LIMIT OF INSURANCE
Theft of Money and Securities Inside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500
Theft of Money and Securities Outside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	$450,000
Waiting Period	72 Hours
Extra Expense	$50,000

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Land and Water Decontamination - Increased Period of Restoration	Included in the Land and Water Decontamination - Increased Period of Restoration Policy Annual Aggregate
Utility Service Interruption - Business Interruption	Included in the Utility Service Interruption Policy Level Limit of Insurance

Quote Proposal
Coverage Selection

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Waiting Period	72 Hours

LOC 2 - 1: BUILDING	AMOUNT
Location 2 address displays here	
Location Premium	$7,187.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	$5,000

COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Real Property and Business Personal Property	$17,971,186
Business Income and Extra Expense	$1,225,000
Accounts Receivable	$1,000,000
COVERAGE	**LIMIT OF INSURANCE**
Real Property	$2,924,916
Valuation	Replacement Cost Applies
Coinsurance	Does Not Apply
Business Personal Property	$1,060,000
Valuation	Replacement Cost Applies
Coinsurance	Does Not Apply
Stock	Included

STATED CAUSES OF LOSS

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

STATED CAUSES OF LOSS	LIMITS OF INSURANCE
Equipment Breakdown	Included
Deductible	$5,000
Waiting Period	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit

Quote Proposal
Coverage Selection

STATED CAUSES OF LOSS	LIMITS OF INSURANCE
Deductible	$25,000
Waiting Period	72 Hours

APPLICABLE TO COVERAGE EXTENSIONS AND ADDITIONAL COVERAGES SHOWN BELOW:

The Limits of Insurance shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated. The Limits of Insurance, Deductibles and Waiting Periods apply only to this **Insured Premises**.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension or Additional Coverage. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

Waiting Periods shown below apply separately and are specific to that Coverage Extension or Additional Coverage. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense.**

COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	$250,000
Debris Removal - Additional Amount	$250,000
Fungus, Wet Rot, Dry Rot	Included in the Fungus Wet Rot Dry Rot Policy Limit of Insurance
Limited Coverage Form Applies	
Green Coverage - Costs to Upgrade	$100,000
Land and Water Decontamination Expense	Included in the Land and Water Decontamination Expense Policy Annual Aggregate
Ordinance or Law	
Undamaged Portion of the Building	Included in Real Property Limit of Insurance
Demolition and Increased Cost of Construction	$1,000,000
Mandated Decontamination Expense	Not Covered
Utility Service Interruption - Physical Damage	Included in the Utility Service Interruption Policy Limit of Insurance
Deductible	$5,000

ADDITIONAL COVERAGES

COVERAGE	LIMIT OF INSURANCE
Theft of Money and Securities Inside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500

Quote Proposal
Coverage Selection

ADDITIONAL COVERAGES

COVERAGE	LIMIT OF INSURANCE
Theft of Money and Securities Outside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	$180,000
Waiting Period	72 Hours
Extra Expense	$20,000

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Land and Water Decontamination - Increased Period of Restoration	Included in the Land and Water Decontamination - Increased Period of Restoration Policy Annual Aggregate
Utility Service Interruption - Business Interruption	Included in the Utility Service Interruption Policy Level Limit of Insurance
Waiting Period	72 Hours

LOC 3 - 1: BUILDING	AMOUNT
3900 RIDGE PIKE COLLEGEVILLE, PA 19426-3124	
Location Premium	$7,082.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	$5,000

COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Real Property and Business Personal Property	$17,971,186
Business Income and Extra Expense	$1,225,000
Accounts Receivable	$1,000,000
COVERAGE	**LIMIT OF INSURANCE**
Real Property	$3,414,000
Valuation	Replacement Cost Applies

Quote Proposal
Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Coinsurance	Does Not Apply
Business Personal Property	$250,000
Valuation	Replacement Cost Applies
Coinsurance	Does Not Apply
Stock	Included

STATED CAUSES OF LOSS

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

STATED CAUSES OF LOSS	LIMITS OF INSURANCE
Equipment Breakdown	Included
Deductible	$5,000
Waiting Period	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit
Deductible	$25,000
Waiting Period	72 Hours

APPLICABLE TO COVERAGE EXTENSIONS AND ADDITIONAL COVERAGES SHOWN BELOW:

The Limits of Insurance shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated. The Limits of Insurance, Deductibles and Waiting Periods apply only to this **Insured Premises**.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension or Additional Coverage. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

Waiting Periods shown below apply separately and are specific to that Coverage Extension or Additional Coverage. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense.**

COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	$250,000
Debris Removal - Additional Amount	$250,000
Fungus, Wet Rot, Dry Rot	Included in the Fungus Wet Rot Dry Rot Policy Limit of Insurance

Quote Proposal
Coverage Selection

COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Limited Coverage Form Applies	
Green Coverage - Costs to Upgrade	$100,000
Land and Water Decontamination Expense	Included in the Land and Water Decontamination Expense Policy Annual Aggregate
Ordinance or Law	
Undamaged Portion of the Building	Included in Real Property Limit of Insurance
Demolition and Increased Cost of Construction	$1,000,000
Mandated Decontamination Expense	Not Covered
Utility Service Interruption - Physical Damage	Included in the Utility Service Interruption Policy Limit of Insurance
Deductible	$5,000

ADDITIONAL COVERAGES

COVERAGE	LIMIT OF INSURANCE
Theft of Money and Securities Inside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500
Theft of Money and Securities Outside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	$450,000
Waiting Period	72 Hours
Extra Expense	$50,000

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Land and Water Decontamination - Increased Period of Restoration	Included in the Land and Water Decontamination - Increased Period of Restoration Policy Annual Aggregate
Utility Service Interruption - Business Interruption	Included in the Utility Service Interruption Policy Level Limit of Insurance
Waiting Period	72 Hours

Quote Proposal
Coverage Selection

LOC 4 - 1: BUILDING	AMOUNT
Location 4 address displays here	
Location Premium	$1,976.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	$5,000

COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Real Property and Business Personal Property	$17,971,186
Business Income and Extra Expense	$1,225,000
Accounts Receivable	$1,000,000
COVERAGE	**LIMIT OF INSURANCE**
Real Property	$250,000
Valuation	Replacement Cost Applies
Coinsurance	Does Not Apply
Business Personal Property	$25,000
Valuation	Replacement Cost Applies
Coinsurance	Does Not Apply
Stock	Included

STATED CAUSES OF LOSS

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

STATED CAUSES OF LOSS	LIMITS OF INSURANCE
Equipment Breakdown	Included
Deductible	$5,000
Waiting Period	72 Hours
Flood	Included in Policy Level Annual Aggregate Limit
Deductible	$25,000
Waiting Period	72 Hours

Quote Proposal
Coverage Selection

APPLICABLE TO COVERAGE EXTENSIONS AND ADDITIONAL COVERAGES SHOWN BELOW:

The Limits of Insurance shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated. The Limits of Insurance, Deductibles and Waiting Periods apply only to this **Insured Premises**.

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Waiting Periods shown below apply separately and are specific to that Coverage Extension or Additional Coverage. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense.**

COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	$250,000
Debris Removal - Additional Amount	$250,000
Fungus, Wet Rot, Dry Rot	Included in the Fungus Wet Rot Dry Rot Policy Limit of Insurance
Limited Coverage Form Applies	
Green Coverage - Costs to Upgrade	$100,000
Land and Water Decontamination Expense	Included in the Land and Water Decontamination Expense Policy Annual Aggregate
Ordinance or Law	
Undamaged Portion of the Building	Included in Real Property Limit of Insurance
Demolition and Increased Cost of Construction	$1,000,000
Mandated Decontamination Expense	Not Covered
Utility Service Interruption - Physical Damage	Included in the Utility Service Interruption Policy Limit of Insurance
Deductible	$5,000

ADDITIONAL COVERAGES

COVERAGE	LIMIT OF INSURANCE
Theft of Money and Securities Inside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500
Theft of Money and Securities Outside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500

Quote Proposal
Coverage Selection

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	$22,500
Waiting Period	72 Hours
Extra Expense	$2,500

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Land and Water Decontamination - Increased Period of Restoration	Included in the Land and Water Decontamination - Increased Period of Restoration Policy Annual Aggregate
Utility Service Interruption - Business Interruption	Included in the Utility Service Interruption Policy Level Limit of Insurance
Waiting Period	72 Hours

LOC 6 - 1: BUILDING	AMOUNT
Location 6 address displays here	
Location Premium	$1,403.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	$5,000

STATED CAUSES OF LOSS

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

STATED CAUSES OF LOSS	LIMITS OF INSURANCE
Equipment Breakdown	Included
Deductible	$5,000
Waiting Period	72 Hours
Flood	Not Covered

APPLICABLE TO COVERAGE EXTENSIONS AND ADDITIONAL COVERAGES SHOWN BELOW:

The Limits of Insurance shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated. The Limits of Insurance, Deductibles and Waiting Periods apply only to this **Insured Premises**.

Quote Proposal
Coverage Selection

Applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension or Additional Coverage. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

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COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Fungus, Wet Rot, Dry Rot	Included in the Fungus Wet Rot Dry Rot Policy Limit of Insurance
Limited Coverage Form Applies	
Land and Water Decontamination Expense	Included in the Land and Water Decontamination Expense Policy Annual Aggregate
Ordinance or Law	
Undamaged Portion of the Building	Not Covered
Mandated Decontamination Expense	Not Covered
Utility Service Interruption - Physical Damage	Not Covered

ADDITIONAL COVERAGES

COVERAGE	LIMIT OF INSURANCE
Theft of Money and Securities Inside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500
Theft of Money and Securities Outside the Premises	Included in the Money and Securities Limit of Insurance
Deductible	$2,500

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	$900,000
Waiting Period	72 Hours
Extra Expense	$100,000

Quote Proposal
Coverage Selection

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

COVERAGE	LIMIT OF INSURANCE
Land and Water Decontamination - Increased Period of Restoration	Included in the Land and Water Decontamination - Increased Period of Restoration Policy Annual Aggregate
Utility Service Interruption - Business Interruption	Not Covered

Quote Proposal Forms Listing

Property Choice Forms

Coverage Forms, Schedules, Endorsements and other forms that are a part of this policy.

FORM NUMBER	FORM NAME
IH09850121	Disclosure/Cap On Losses – Terrorism Risk Insurance Act
PC00010121	Property Choice Coverage Form
PC00020121	Declarations: Property Choice Coverage Part
PC10400121	Flood Cause Of Loss
PC10700121	Equipment Breakdown Coverage Form
PC20000121	Combined Additional Protection – Industry Additional Coverages
PC20130121	Business Personal Property At Remote Worker Locations
PC20150121	Cloud Computing Data Restoration – Additional Coverage
PC20190121	Crisis Event – Additional Coverage
PC20490121	Professional Employee Replacement Expense Additional Coverage
PC20610121	Tax Treatment Of Profits
PC20670121	Tracing And Accessing Source Of Water And Oil Damage Expense Additional Coverage
PC30500121	Standard Fire Policy Provisions
PC31370121	Pennsylvania Changes
PC50010121	Commercial Crime Coverage Form
PC50030121	Deception Fraud - Additional Coverage(Commercial Crime)
PC50070121	Public Employee Theft Coverage Form(Commercial Crime)
PC99110121	Report Of Business Personal Property Values

Quote Proposal
Coverage Selection

GENERAL LIABILITY - 13UUNAY3Y8A

COVERAGES/DESCRIPTION	COVERAGE TERMS
General Liability	
General Liability Limits	
Form Type	Hartford Proprietary
Policy Basis	Occurrence
Are you excluding Products/Completed Operations?	No
Each Occurrence Limit	$1,000,000
Damage To Premises Rented To You Limit - Any One Premises	$300,000
Medical Payments Limit	$10,000
Personal and Advertising Injury Limit	Not Covered
P&AI Exclusion A-Rate % Credit	2%
General Aggregate Limit (Other than Products-Completed Operations)	$2,000,000
Products-Completed Operations Aggregate Limit	$2,000,000
Deductible Form Type	No Deductible
Employee Benefits Liability	
Employee Benefits Liability (EBL)	
Retroactive Date	07/01/2022
Each Claim Limit	$1,000,000
Aggregate Limit	$2,000,000
Total taxes and Surcharges	$0.00
Terrorism	$209.00
TOTAL ESTIMATED ANNUAL GENERAL LIABILITY PREMIUM	**$21,348.00**

SUBJECTIVITIES

Unless otherwise stated below or unless consent of the underwriter is obtained, coverage may not be bound without compliance with the subjectivities.

Confirmation that contractors and subcontractors hired by, used by or used for the benefit of the insured are required to provide limits equal to or greater than the insured's liability limits herein. Certificates of Insurance to be obtained and maintained.

Quote Proposal
Coverage Summary

GENERAL LIABILITY CHOICE® COVERAGE SUMMARY

The Hartford has always been a pioneer in offering innovative liability coverage. We continue to take a trend-setting role with General Liability Choice by providing the enhanced coverage that businesses need in today's litigious business environment. Our standard General Liability Choice policy includes these coverages for most insureds:

BODILY INJURY AND PROPERTY DAMAGE	
Incidental malpractice [1]	Bodily injury caused by the professional services of employed nurses, EMTs and paramedics will be deemed an accident.
Non-owned aircraft [2]	Covered when chartered, rented or borrowed with a paid crew, even when there is no "insured contract" provided there is no other insurance available to the named insured.
Non-owned watercraft	Vessels covered up to 51 feet. Coverage also applies to such craft used to carry property for hire.
Borrowed equipment	Covered when not in use and when damaged at a job site.
Expected or intended injury or damage	Covered when bodily injury or property damage results from the use of reasonable force to protect people or property.
DAMAGE TO PREMISES RENTED OR OCCUPIED MORE THAN 7 DAYS	
Causes of loss perils	Fire, lightning and explosion, other than war-related.
Contractual Liability	Covered if the named insured assumes responsibility for damage in a lease of premises agreement.
MEDICAL PAYMENTS	
Reporting period	Insured has three years to report covered medical expenses.
DEFINITIONS	
Bodily Injury	Includes mental anguish resulting from bodily injury, sickness or disease that is physical in character.
Contractual Liability For railroad exposures	The definition of "insured contract" includes work within 50 feet of railroad exposures.
CONDITIONS	
Unintentional failure to disclose hazards	Included
Primary and noncontributory coverage provided to additional insured	Coverage provided to additional insureds because of a written contract is provided on a primary and noncontributing basis if the contract includes such an agreement.
Duties in the event of an occurrence	If you are a partnership, joint venture, limited liability company, trust or other organization, the requirement for prompt notice applies only when an occurrence, offense, claim, or suit is known respectively to that organization's partner, limited liability company manager, trustee, executive officer, or insurance manager.
WHO IS AN INSURED	
Incidental malpractice [3]	Employed nurses, EMTs, and paramedics are insureds for injuries arising out of their professional healthcare services for the named insured.

Quote Proposal
Coverage Summary

Non-owned watercraft	Permissive users of covered non-owned watercraft are insureds. Those responsible for such users are also an insured provided they have no other insurance available to them.
Additional insured as required by written contract or permit	Includes anyone the insured agrees in writing to treat as an additional insured including: • Vendors, if policy includes products/completed operations coverage; • Lessors of equipment; • Lessors of land or premises; • Architects, Engineers or Surveyors; • State or Political Subdivisions issuing permits; and • Any other party, including completed operations if the contract requires it and the policy provides it.
Newly formed or acquired organizations	Covered for 180 days if a named insured owns more than 50% of the voting stock and no other insurance apply.
Unnamed subsidiaries	Covered for 180 days if a named insured owns more than 50% of the voting stock and no other insurance apply.
SUPPLEMENTAL PAYMENTS	
Bail bonds	$1,000
Loss of earnings	$500 per day
Appeal bonds	Covered to policy limit

[1] This enhancement does not apply if you are in the business of providing professional health care services

[2] This enhancement is not available in Texas

[3] This enhancement does not apply if the named insured is in the business of providing professional healthcare services

Quote Proposal Forms Listing

General Liability Forms

Coverage Forms, Schedules, Endorsements and other forms that are a part of this policy.

FORM NUMBER	FORM NAME
CG21381185	EXCLUSION - PERSONAL AND ADVERTISING INJURY
G-2974-3	DISCLOSURE FORM - CLAIMS MADE POLICY - EMPLOYEE BENEFITS LIABILITY
HC00100798	COMMERCIAL GENERAL LIABILITY COVERAGE PART - DECLARATIONS
HC00200295	EMPLOYEE BENEFITS LIABILITY COVERAGE PART - DECLARATIONS (CLAIMS MADE)
HC00210799	EMPLOYEE BENEFITS LIABILITY COVERAGE FORM - CLAIMS MADE
HC12101185T	COMMERCIAL GENERAL LIABILITY SCHEDULE
HC21110798	EXCLUSION - EXPOSURES NOT CONTEMPLATED IN CLASSIFICATION (VACANT LAND)
HC21140318	EXCLUSION - DESIGNATED OPERATIONS
HC23700115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
HC70010605	QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART OCCURRENCE
HC70110286	QUICK REFERENCE (EMPLOYEE BENEFITS LIABILITY) - CLAIMS MADE
HG00010916	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
HG21020315	EXCLUSION - SILICA
HS99220608	LISTING OF COVERAGE PARTS AND ENDORSEMENTS FORMING A PART OF THE POLICY
IL00210908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

Quote Proposal
Common Forms

These Common Forms apply to all Lines of Business included in Package.

FORM NUMBER	FORM NAME
G-3058-1	POLICY ADJUSTMENT NOTICE
G-3418-0	PRODUCER COMPENSATION NOTICE
HM00020121	POLICY JACKET
HM00100107	COMMON POLICY DECLARATIONS
IH03070611	NOTICE OF CANCELLATION TO CERTIFICATE HOLDER(S)
IH09850115	DISCLOSURE PURSUANT TO TERRORISM RISK
IH99400409	U.S. DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL (OFAC) ADVISORY NOTICE TO POLICYHOLDERS
IH99410409	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
IL00171198	COMMON POLICY CONDITIONS
IL09100702	PENNSYLVANIA NOTICE

Quote Proposal
Risk Engineering

With over 100 years of experience, The Hartford's Risk Engineering Organization has the ability to meet the risk management needs of Business and Professional Services organizations onsite or online. You can count on our professional, highly skilled Risk Engineering staff, located throughout the United States and backed by our home office technical staff.

Whether you need an assessment of your emergency program, driver training, or office workstation assessment, The Hartford's Risk Engineering Organization will be there to meet your risk management needs. In addition, The Hartford has cooperative agreements with a number of vendors so you can take advantage of discounts on additional training programs and materials.

Risk Engineering services are available through onsite consultation or via Web site resources and tools. You will find Risk Management Technical information papers, technical updates, checklists for safety assessment as well as resources for your employee training needs in areas of ergonomics focusing on repetitive motion and materials handling, driver safety and fleet management. Visit us at www.thehartford.com/risk-engineering to access these resources.

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Risk Engineering services are available through onsite consultation or via Web site resources and tools. You will find Risk Management Technical information papers, technical updates, checklists for safety assessment as well as resources for your employee training needs in areas of ergonomics focusing on repetitive motion and materials handling, driver safety and fleet management. Visit us at www.thehartford.com/risk-engineering to access these resources.

Quote Proposal
Claims

More than 200 years' experience behind every claim

Since 1810, The Hartford has been helping customers weather storms, accidents and injuries by providing superior service and professional claims services. We've developed an array of services to help customers recover from losses such as Fraud Detection and Subrogation Capabilities.

Here are just a few of the features and capabilities at The Hartford:

Return to Work - Hartford's Team-Work approach takes a proactive approach to return-to-work by engaging the insured, injured workers, and medical providers to explore work options.

Medical Management - Triage nurse develops a Clinical Roadmap addressing medical, treatment and return to work expectations. Nurse Case Managers provide medical consultation on medically complex claims and coordinate return-to-work efforts.

Preferred medical provider networks - We offer access to more than 500,000 credentialed healthcare providers with negotiated rates.

Permanent Partial Disability Review - A comprehensive approach to analyzing a worker's injury and ensuring that the PPD award is consistent with state statutory provisions.

General Liability - Specialized Litigation adjusters manage general liability claims that are expected to go to trial.

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Quote Proposal
Payment Plan

The Hartford Direct Bill System puts you in control of making premium payments by deciding the bill plan that best fits your budget.

PAYMENT SUMMARY	
Payment Plan	Direct Bill
Pay Online	Register at business.thehartford.com and select “Pay My Bill”. Online Bill Pay is Quick, Easy, and Secure!
Repetitive EFT	Sign up for Repetitive Electronic Funds Transfer (EFT) and have payments automatically withdrawn from your bank account. This option saves you money by reducing the amount of the installment fee.
Pay by check	Send a check with your remittance stub in the envelope enclosed with your bill
Pay by Phone	Call toll-free 866-467-8730 to authorize a one time withdrawal from your bank account.

State surcharges are fees that are assessed by the state(s) on the policy and paid by The Hartford to the appropriate government agency. The full amounts of these fees are typically included in the down payment according to state regulations.

Direct Bill Option

BILLING PLANS	DOWN PAYMENT	INSTALLMENTS	BILL MONTH
Four Pay	30%	25%	2 months after effective date
		25%	5 months after effective date
		20%	8 months after effective date

Installment fee may apply. Failure to pay in accordance with the payment schedule may result in us sending a Direct Notice of Cancellation.

Disclosure Pursuant to Terrorism Risk Insurance Act and Option to Reject Coverage

Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended "TRIA"), we are required to make coverage available under your policy for "certified acts of terrorism." The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy (ies), as well as any applicable rules of law.

The portion of your premium attributable to terrorism coverage is shown above or in the premium section(s) of this quote proposal.

Definition of Certified Act of Terrorism

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of $5 million in the aggregate, attributable to all types of insurance subject to TRIA; and

2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and

3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 80% of insured losses that exceed the applicable insurer deductible.

However, if aggregate industry insured losses under TRIA exceed $100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed $100 billion in a calendar year, and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed $100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible.

In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

Note to Producer on TRIA: The premium for terrorism coverage and the TRIA disclosures above must be provided to the insured or prospect at the time of quoting.

Quote Proposal Resources

Middle and Large Commercial materials at your fingertips

No matter what the size or type of your business, we can help design coverage and risk management solutions to meet your unique protection needs – backed by underwriting expertise you can trust and industry-leading claim services.

View these tools and resources for more information by opening the following links:

GL Choice

GL Choice Coverage
GL Risk Engineering
GL Claims Services
Reporting GL Claims

Property Choice

Flood Hyperlink
Property Risk Engineering
Top 10- Property
Property Claims Services
Reporting Property Claims

The Buck's Got Your Back®

The Hartford's property & casualty companies are rated "A+" by A.M. Best Company.

Our **broad range of products** offer unique competitive advantages, and our range of business insurance solutions addresses the needs of midsize to large clients. Whether your clients have basic coverage needs or more complex and difficult exposures, our highly trained professionals can work with you to satisfy those needs.

Our **financial strength and stability** mean that you can count on The Hartford to perform when you need us most by delivering on our promise to pay claims fairly and promptly, saving time and improving client satisfaction. Some highlights or our claim service include 24/7 toll-free loss reporting; claim expertise aligned by type of claim; and medical management programs focused on achieving the best medical outcome and early return to work for injured workers. Our well-recognized loss control services assure that your clients have access to a broad scope of service, and technical expertise through local loss control consultants.

4.8 OUT OF 5 STARS FOR CLAIMS AND RISK ENGINEERING EXPERIENCE*

200+ YEARS

*Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.