

SET A NEW STANDARD FOR WORKERS' COMPENSATION COVERAGE.

While the price among policies may be similar, how insurers offer coverage can be very different. Our Broad Form endorsement includes six additional coverage features and is automatically added to every workers' compensation policy we write, at no additional cost.

A REAL TIME SAVER. Our bundled approach helps save you time by eliminating separate elections for each coverage feature. Plus, it helps take the guesswork out of offering your customers the coverage they need while providing them with real value for their insurance dollar.

COMPARE OUR COVERAGE WITH THE INDUSTRY STANDARD

BASIC BROAD FORM COVERAGE FEATURES	THE HARTFORD BROAD FORM	INDUSTRY STANDARD
Pay for reasonable expenses including loss of earnings incurred at The Hartford's request as part of any claim, suit or proceeding we defend.	COVERED	NOT COVERED
Claim scenario: An employer needs to pay an employee overtime so she can attend a deposition, at The Hartford's request, related to a workers' compensation claim for an injured worker. The overtime amount is an eligible expense.		
Voluntary compensation Extends coverage to employees not entitled to benefits under the workers' compensation act and to volunteers where allowed by law, helping to avoid a potential coverage gap.	COVERED	BY ENDORSEMENT
Claim scenario: Mary, a volunteer, injures her back when she trips and falls while walking dogs for the owner of her local veterinary hospital. With voluntary compensation coverage, Mary's injury is eligible for coverage.		
Employers' liability stop gap in monopolistic states. Provides coverage if an employer is sued by an employee for work-related injuries, helping to avoid a potential coverage gap.	COVERED	BY ENDORSEMENT
Claim scenario: On her way to a seminar, a sales rep travels from Pennsylvania to Ohio, where she's injured in an auto accident. The employee files suit against her employer in Ohio, a monopolistic state, claiming the employer did not properly maintain the company vehicle. Employers' liability stop gap coverage may apply to this exposure.		
Other states notification The period of time an employer has to notify the insurance company that they have employees beginning work in a state not listed in 3.A of the Policy Information page.	60 DAYS	30 DAYS
Claim scenario: Prior to policy renewal, a consulting firm is awarded an out-of-state contract but doesn't notify their agent until 50 days after the new policy has been in force. While the standard reporting requirement is within 30 days of the policy effective date, The Hartford would provide coverage since we automatically extend the reporting requirement to 60 days.		
Transfer of rights & duties notification If the employer dies and we receive notice within 60 days after their death, we will cover their legal representative as the insured.	60 DAYS	30 DAYS
Claim scenario: A restaurant owner dies. His daughter, who is also his legal representative, takes over the management of the restaurant while she looks for a buyer. The Hartford learns of the owner's death 45 days later when an injured worker files a claim. Since we automatically extend the reporting requirement to 60 days, there is coverage for the injured worker's claim.		
Cancellation notice We provide 15 days advance notice of policy cancellation.	15 DAYS	10 DAYS

WITH THE HARTFORD, IT'S ABOUT MORE THAN INSURANCE COVERAGE.

PROGRAMS TO HELP KEEP EMPLOYEES AND BUSINESSES HEALTHY

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. Through special arrangements with Shoes for Crews®, Herman Miller and Accurate, your customers could receive significant discounts on products and services that may reduce the likelihood, and potentially the severity, of work-related injuries. Helping control claim costs could have a positive impact on future premiums, which is great news for your customers.



Shoes for Crews®

15% to 25% discounts on footwear designed for better traction and balance to help prevent slips, trips and falls.



Herman Miller®

Special pricing through an exclusive partnership on Herman Miller ergonomic office furniture.



Accurate

In-depth employee screening services including background checks, drug testing and employment/licensing verification.

GIVE YOUR CUSTOMERS EXTRA COVERAGE WITHOUT THE EXTRA COST.

Quote our workers' compensation with Broad Form endorsement today.

The Hartford receives no compensation for customer's enrollment in or use of these programs and services.

The Hartford does not offer or provide the Shoes for Crews, Accurate 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, Accurate or Herman Miller, respectively. Herman Miller® is a registered trademark of Herman Miller, Inc. Claims scenarios are provided for illustrative purposes only. This document contains only general descriptions of coverages which may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Certain coverage and features may not be available in all states or to all insureds.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In AZ, CA, NH, TX and WA, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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Property
Liability
Workers' Comp
Business Auto