



# Get the facts on Wholesale Primary Casualty's Premises and Products insurance.

Industry	Target Profile	Minimums	Not a Market
<b>Manufacturing/ Wholesale</b>	<ul style="list-style-type: none"> <li>Startups</li> <li>Discontinued products</li> <li>Industrial/Farm/Construction/ Mining machinery and parts</li> <li>Consumer products outside of personal care products</li> <li>Exercise equipment</li> <li>Railroad/Auto parts</li> <li>Tools/Hardware</li> <li>Products with installation exposures</li> </ul>	<p>Minimum premium: \$15K</p> <p>Deductible/SIR: No minimums and ability to offer high SIR programs</p>	<ul style="list-style-type: none"> <li>Guns/Ammo</li> <li>Aircraft parts</li> <li>Pharmaceuticals and Nutraceuticals</li> <li>Residential building materials</li> <li>Products containing cannabis</li> <li>Tobacco products</li> <li>E-bikes</li> </ul>
<b>Hospitality</b> Appointed wholesale brokers only	<ul style="list-style-type: none"> <li>Restaurants</li> <li>Bars/Taverns</li> <li>Nightclubs</li> <li>Hotels</li> <li>Resorts</li> <li>Casinos</li> </ul>	<p>Minimum premium: \$50K</p> <p>Minimum deductible: \$5K</p>	<ul style="list-style-type: none"> <li>New venture bars and nightclubs</li> <li>Gentlemen's clubs</li> <li>Heavy HNO exposures</li> <li>RVs and campgrounds</li> </ul>
<b>Real Estate</b> Appointed wholesale brokers only	<ul style="list-style-type: none"> <li>Garden-style apartments <ul style="list-style-type: none"> <li>– 1,000 – 10,000 units</li> <li>– Stable schedules</li> <li>– 8-year loss history</li> <li>– Historical unit count required</li> </ul> </li> <li>Lessor's Risks</li> <li>Parking garages</li> <li>Vacant buildings</li> </ul>	<p>Minimum premium:</p> <ul style="list-style-type: none"> <li>Habitational: \$150K</li> <li>All Other: \$50K</li> </ul> <p>Minimum deductible/SIR: \$25K</p>	<ul style="list-style-type: none"> <li>NY habitational</li> <li>Condo Associations</li> <li>Homeowners Associations</li> <li>Split schedules with multiple carriers</li> <li>Schedule of single family dwellings</li> <li>Assisted living and nursing homes</li> <li>Student housing schedules</li> <li>Third-party property managers</li> </ul>
<b>Other</b>	<ul style="list-style-type: none"> <li>Warehouse/Logistics/ Transportation</li> <li>Supermarkets/Convenience stores</li> <li>Movie theatres/Bowling/ Entertainment centers</li> <li>Equipment Rental/Service/Repair</li> <li>Gyms/Exercise clubs</li> </ul>	Minimum premium/deductible: varies based on class of business	<ul style="list-style-type: none"> <li>Day care or schools</li> <li>Churches/Religious organizations</li> <li>Camps</li> <li>Amusement/Water parks</li> <li>Carnivals</li> </ul>

## Accounts We've Written

Industry	Class	Premium
Manufacturing	Manufacturer of road construction equipment	\$200K with \$10K ded
Discontinued Products	Farm equipment auction	\$100K
Equipment Rental	Large equipment rental/leasing equipment operations	\$150K with \$10K ded
Hospitality	Group of business travel hotels (GA and FL)	\$150K with \$10K ded
Hospitality	Luxury hotel/resort with incidental condo exposure (FL)	\$375K with \$25K ded
Hospitality	Group of fast casual restaurants (NV)	\$425K with \$25K SIR
Hospitality	Movie theatre/LRO (NYC)	\$185K with \$25K ded
Hospitality	Upscale restaurant/lounge (NYC)	\$200K with \$10K ded
Hospitality	Group of bars (NH)	\$350K with \$5K ded
Real Estate	Garden style apartments – 2,500–3,500 units (GA)	\$550K with \$50K SIR (restrictive terms)
Real Estate	Garden style apartments – 5,500 units (CA)	\$600K with \$50K SIR (clean terms)
Real Estate	Garden style apartments – 8,000 units (AL)	\$650K with \$50K SIR (clean terms)
Real Estate	Commercial LRO (FL)	\$225K with \$10K ded
Real Estate	Commercial LRO (PA)	\$175K with \$10K ded
Service	Non-profit association (trade/business) with events (OH)	\$75K with \$10K ded
Service	Schedule of car washes (LA/FL)	\$250K with \$10K ded

**Submission Inbox:** [navigatorsprimarysubmissions@thehartford.com](mailto:navigatorsprimarysubmissions@thehartford.com)

For more information, contact a member of our Premises & Products team or visit [TheHartford.com/navigators](http://TheHartford.com/navigators)



**General Product Description** | This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

**About Surplus Lines Coverage** | The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

**About The Hartford Underwriting Companies** | The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire, Washington and California, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Insurance Company of Illinois (CT and HI only), Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company Ltd. (except in CT and HI) (not licensed in CA), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at [www.TheHartford.com](http://www.TheHartford.com).