

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

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

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

For more information, contact a member of our Premises & Products team or visit TheHartford.com/navigators



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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.

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