

WHOLESALE

HAVE RISKS THAT NEED WHOLESALE PROTECTION. WE CAN HELP.

TARGET STANDARD INDUSTRIAL CLASSIFICATION CODES (SICs)

51471	Meat, fish and poultry distributor
50641	Heating and air conditioning distributor
50231	Floor covering distributor
50741	Plumbing supplies and fixtures distributor
51931	Bakery distributor with cooking
42631	Janitorial supply distributor
51371	Clothing distributor - ladies and girls
42691	Telephone pagers and beepers distributor
50851	Barber and beauty supplies distributor
50941	Jewelry distributor
50131	Auto parts and supplies distributor
50721	Hardware distributor
51481	Produce distributor
51131	Gifts distributor
42571	Electrical equipment distributor

Visit our [Appetite Guide](#), accessible through the EBC, for a complete list of eligible classes.

DEFINITION

Maximum Property Values

- \$10M per location
- \$15M per policy total

Maximum Sales Values

- \$15M per location
- \$15M per policy total

Payroll: \$5M

The world of wholesaling operates beneath the usual marketing and social media radar. Wholesalers seldom if ever advertise to the public, but still face liability risks. Their industrial risks can range from business interruption to damaged property. And they need a strong net of protection for workers' comp claims that result from injuries, overexertion and falls.¹ Let The Hartford help you cover them for the whole picture.

WHAT GOOD LOOKS LIKE

What kinds of wholesalers have risks we'd underwrite? Those with:

- New or updated building or equipment
- Good housekeeping
- Limited over-the-road exposure or delivery by third party
- Driving controls, including MVR reviews
- Material handling controls
- A business focus on one to two industries

SPECTRUM® BUSINESS OWNER'S POLICY (BOP)

OPTIONAL COVERAGES



KEY PROPERTY COVERAGES

- **Business Income for Off-Premises Utility Services** – Helps cover your client should they need to suspend operations due to an interruption of power, communication, or water services.
- **Business Income for Dependent Properties** – Helps replace lost business income if a third party they rely on for a large portion of their income or help generating that income (e.g., anchor store, customer, supplier or manufacturer) is unable to purchase services or goods or provide products or inventory due to a covered property loss at their location.
- **Business Personal Property (seasonal increase)** – Covers business's property and physical assets (buildings, equipment, inventory, furnishings) from loss or damage.

- **Transit Property in the Care of Carriers for Hire** – Covers business's property that's being transported by hired carriers.
- **Transit Business Income** – Coverage for losses due to business interruption and extra expenses when the insured has to stop operations after loss or damage from a covered cause while the property is in transit.



KEY LIABILITY COVERAGES

- **Professional Liability** – Helps protect your client's business if they're sued by a customer claiming a negligent act, error or omission in the professional services they provide.



AUTO

DEFINITION: Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.



WORKERS' COMPENSATION

DEFINITION: Maximum Payroll per policy (where used as the rating basis): \$5M

- **Broad Form endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.²
- **Billing options** – Helps your clients manage cash flow.
- **Value-added services** – 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.³
 - **CareerBuilder Employment Screening** – Background checks, drug testing services and MVR searches
 - **Herman Miller®** – Ergonomic workstations
 - **Naturally Slim®** – Corporate wellness
 - **Shoes for Crews®** – Slip-resistant footwear⁴



DIGITAL SERVICES

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.

QUOTE THE HARTFORD TODAY!



Property
Liability
Workers' Comp
Business Auto

¹ From <https://www.cdc.gov/niosh/docs/2012-106/pdfs/2012-106.pdf>: The leading events or exposures that contributed to the nonfatal injuries/illnesses involving days away from work in wholesale and retail trade were as follows: contact with object/equipment, resulting in 28.6% of DAW injuries; overexertion, accounting for 26.9% of DAW injuries/illnesses; and falls to same level, which contributed 13.9% of all DAW injuries/illnesses.

² Not available in all states.

³ The Hartford does not offer or provide the Shoes for Crews, Naturally Slim, Aurico 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, Naturally Slim, Aurico or Herman Miller, respectively. Herman Miller® is a registered trademark of Herman Miller, Inc. The use of research provided in this document is not an endorsement by the researchers or their associated organizations.

⁴ The Hartford does not offer or provide the slip-resistant footwear and cannot make any claims or promises that use of the footwear will lower workers' compensation losses.

All Shoes for Crews products and guarantees are provided by Shoes for Crews. Visit shoesforcrews.com/thehartford for detailed terms and conditions.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.

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