

# Redefine what workers' comp can do for **your customers.**

## ► Workers' Compensation

While the price among policies may be similar, how insurers offer workers' comp 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
<b>Pay for reasonable expenses</b> including loss of earnings incurred at The Hartford's request as part of any claim, suit or proceeding we defend.	Covered	Not Covered
<b>Claim scenario:</b> 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.		
<b>Voluntary compensation</b> 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
<b>Claim scenario:</b> 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.		
<b>Employers' liability stop gap</b> 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
<b>Claim scenario:</b> 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.		

Basic Broad Form Coverage Features	The Hartford Broad Form	Industry Standard
<b>Other states notification</b> 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
<b>Claim scenario:</b> 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.		
<b>Transfer of rights &amp; duties notification</b> 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
<b>Claim scenario:</b> 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.		
<b>Cancellation notice</b> We provide 15 days advance notice of policy cancellation.	15 Days	10 Days

Quote our Workers' Comp Today.



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.

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