

# Stand out with workers' comp coverage that goes further for less.

## Workers' Compensation

Giving customers more is central to our workers' comp. Our Broad Form endorsement provides six coverage features at no extra cost. And our Extended Broad Form endorsement adds five more to better cover certain incidental exposures<sup>1</sup> – defying industry standards. At only 1–3% of our standard policy premium, there's no better value.

### Compare our coverage with the industry standard.

Extended Broad Form Coverage Features	The Hartford Extended Broad Form	Industry Standard
<b>Employer's Liability Insurance:</b> Provides an employer with increased limits on employer's liability coverage for claims arising out of an employee's work-related injuries. Some employee injuries aren't covered by the exclusive remedy provisions, which prohibit an employee injured on the job from making a tort or civil liability claim against their employer.	500/500/500 <sup>2</sup>	100/100/500 <sup>2</sup>
<b>Claim scenario:</b> An employee of a restaurant sues his employer for an illness he believes was due to food poisoning, alleging his employer was negligent in how the meal was prepared. Employer's Liability insurance helps cover this exposure.		
<b>Unintentional Failure to Disclose Hazards:</b> Ensures The Hartford will not deny coverage in the event a customer unintentionally fails to disclose important hazards of their business when a policy is written.	Stated (Explicit)	Not stated (Implicit)
<b>Claim scenario:</b> By accident, one of your customers supplies information about their operation that would make them ineligible for coverage through The Hartford. With the Extended Broad Form, we will not deny coverage for an honest mistake.		
<b>Waiver of Rights to Recover from Others:</b> This provision will help protect your customer if they enter into a contract with a client and this client requires your customer to waive their right to recover for incidences for which the client is liable.	Covered	By endorsement
<b>Claim scenario:</b> A retail client of your wholesaler customer requires them to waive its recovery rights in the event an employee of the wholesale company is injured while making a delivery to the retailer.		

Extended Broad Form Coverage Features	The Hartford Extended Broad Form	Industry Standard
<b>Foreign Voluntary Compensation:</b> Pays for either workers' compensation state benefits or employee liability suits. Repatriation expenses and endemic disease are included.	Covered	By endorsement
<b>Claim scenario:</b> The vice president of a U.S. marketing firm is on an extended trip to Europe to pursue new business opportunities. While in Europe, he's injured. With Foreign Voluntary Compensation coverage, his work-related injury is covered as if it occurred in the U.S.		
<b>Longshore &amp; Harbor Workers' Compensation:</b> Provides benefits for employees who may have a claim while working on watercraft, docks, shipping terminals or shipyards.	Covered	By endorsement
<b>Claim scenario:</b> A computer programmer is injured when he slips and falls on a one-time assignment to service the navigation system on a docked ship. Since the Longshore & Harbor Workers' Compensation benefits are more lucrative than most state benefits, the injured worker makes a claim for United States Longshore & Harborworkers' (USL&H) benefits. This claim is covered by the USL&H coverage provided under the Extended Broad Form endorsement.		

## Going beyond insurance: Helping customers protect their people.

**Getting injured workers back to work is a priority. Our claim management programs promote better outcomes, helping employees return to work quickly. For example, our:**

**Preferred Medical Provider Network** includes one million healthcare providers nationwide, helping to ensure easy access when care is needed.

**Pharmacy Benefit Management** program provides access to nearly 65,000 pharmacies countrywide. In most cases, there are no out-of-pocket expenses for the injured worker, easing the financial burden of being out of work.

**Nurse Case Managers** coordinate care and return-to-work efforts, guiding an injured worker and their family members through the treatment process.

**Team•Work** focuses on ability management to identify and offer transitional duties to help keep injured workers productive, engaged and involved while working toward returning them to their prior job duties.

Quote our workers' comp with Extended Broad Form endorsement.



<sup>1</sup> Known risks should be added to the policy through the appropriate endorsement and will be subject to an additional charge.

<sup>2</sup> Higher limits provided where required by law.

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 Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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