

Your Admitted Solution for Hard-to-Place Risks

*GL & Umbrella only/
25k minimum
Premises - 100k SIR*

The Hartford's Complex Liability Solutions Team is a **dedicated group** of underwriters, risk engineering consultants and liability claims specialists experienced in hard-to-place products and premises risks. We provide extensive coverage for your most high-hazard accounts and make it easy to cover tough liability exposures on Admitted Paper!

Submission requirements:

- Complete app or workbook
- Requested coverage and program needs and target pricing
- Exposures (Sales/Payroll/Autos)
- 6 -10 years loss runs for products
- 8-10-year loss runs for premises
- Audited, Pro-Forma financials or Business plan

Manufacturers & Distributors with a minimum premium of \$25K

- Military/government spec products
- Machinery manufacturers; (industrial, conveyors, extrusion machines, metal stamping, grinding machines, agricultural equipment, packaging)
- Adhesive and specialized coatings
- Valve & pump manufacturers
- Wire, cable & rope manufacturers
- Crane manufacturers
- Pet Food Manufacturers
- Electrical Products
- Customized specialty equipment
- Auto and motorcycle parts; including critical parts
- Exercise/Fitness equipment
- Conveyor/processing equipment
- Ovens/kitchen equipment /appliances
- Hydraulic products manufacturer
- Manufacturer of HVAC equipment
- Railroad products
- Non-Perishable Food Products
- Trailer Manufacturers

Premises Risks with a minimum premium of \$100K/\$100K SIR

- Warehouses
- Commercial buildings(Lessor's Risk)
- Restaurants with or without Liquor Coverage
- Hospitals /Medical Facilities
- Movie theaters/Theaters
- Department & retail stores
- Grocery stores and supermarkets
- Office buildings
- Real estate accounts
- Janitorial and linen services
- Hotels/Resorts/Casinos
- Pest Control Services

Unique coverages & enhancements

- SIR options available from \$25K up to \$2M
- Dedicated CLS Claims handling unit
- Third-Party Administrators on SIR's
- Discontinued products coverage
- Product Recall coverage
- Composite Rating for ease of audit
- Manuscript Endorsements
- Incentive Bonus for Agents(Partner Rewards)
- Claims made or occurrence forms
- Prior act/retroactive liability coverage
- Worldwide indemnity available
- Automatic A/I and Waivers
- Premium Installments-Direct Bill/Agency Bill
- Manufacturers Errors & Omissions
- Tiered Composite Rating

Excess and Umbrella

- Supported Lead XS/umbrella
- Unsupported XS options within GL appetite
- Ventilated Excess of loss
- Ventilated Quota Share
- \$10M-\$25M in Capacity Available
- Typically deploy a lead 5M/10M
- Ventilated Layers within a tower.
- Admitted Paper

Out of Appetite

- Flight Critical Aviation Products
- Contractors
- Baby/infant furniture manufacturers
- Pharmaceuticals/nutraceuticals
- Firearms
- Permanently invasive medical products
- Tobacco/e-cigs/Vapes/CBD/cannabis
- Residential Building material distributors or manufacturers
- Fresh meats, seafood and highly perishable foods
- New York contracting or installation exposures
- ATV's/UTV's and motorcycles; parts acceptable
- Helmets(sports/motorcycles/bikes)
- Completed vehicles



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 Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford or Sentinel Insurance Company, Ltd.

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



Complex Liability Solutions Wins

The Hartford's Complex Liability Solutions Team is a dedicated group of underwriters, risk engineering consultants and liability claims specialists experienced in hard-to-place products. We provide extensive coverage for your most high-hazard accounts and make it easy to cover tough liability exposures.

Look at some of our most recent successes

Industry Sector	Type of Account	Premium
Manufacturing	Ship parts including steering systems	\$550K premium over \$250K SIR
Manufacturing	Sporting goods including bows and arrows	\$215K premium over \$100K SIR, \$5M lead excess
Manufacturing	Gas logs, grills and space heaters	\$250K premium over \$50K deductible, \$8M umbrella
Manufacturing	Fitness equipment	\$300K premium over \$100K SIR, \$5M lead excess
Manufacturing	Light bulbs and other consumer products	\$400K premium over \$150K retention, \$5M lead excess
Manufacturing	Playground equipment	\$250K premium over \$50K SIR
Private Equity	Private equity firm including all purchased entities	2M/4M limit for \$500K premium over \$250K SIR, \$5M umbrella
Construction	Machinery	\$700K premium over \$100K SIR, \$10M lead excess
Retail	Clothing stores	\$350K premium over \$50K SIR, \$15M lead excess
Manufacturing	Crane	\$650K premium over \$2M SIR
Imports	Chair importer	\$150K premium over \$10K Ded, \$10M lead excess
Hospitality	Restaurant chain	\$250K premium over \$100K SIR, \$5M lead excess
Manufacturing	Air separation systems provider	\$150K premium over \$5K deductible
Manufacturing	Engines and vessels	\$375K premium over \$50K SIR

Visit [TheHartford.com/specialization](https://www.TheHartford.com/specialization)

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 Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford or Sentinel Insurance Company, Ltd.

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