

TOUGH RISKS, EASY SOLUTIONS.



- **Responsive products** - We offer products to address the most hard-to-place risks.
- **Experienced underwriters** - Ensure that each broker receives the specialty service their insured deserves.
- **Swift decisions** - Our underwriters are empowered to make decisions in the field to deliver quick, educated turnaround times.

TARGET INDUSTRIES

Transportation

- Truckers

Non-transportation

- Commercial debris
- Contractors
- Dump trucks
- Hospitality
- Healthcare
- Manufacturers
- Retail
- Real estate
- Services
- Social services
- Transfer stations
- Waste and recyclers
- Wholesalers

Minimum Premium

- \$50,000 Non-transportation risks
- \$100,000 Transportation

Capabilities

- \$1 million Primary

What Sets Us Apart

- Franchise value for your businesses through limited wholesale distribution
- Admitted paper; non-admitted available in certain states
- Business auto or motor carrier policy
- Proprietary and ISO coverage forms
- Committed to the auto coverage line
- Experienced staff
- Individual risk underwriting
- Financial strength and backing of The Hartford Insurance Company who has an A+ rating from A.M. Best

Territories Where This Product Can Be Provided

United States (except Alaska, Hawaii and Massachusetts)



Navigators Insurance Company

A.M. Best A+ (Superior)

Standard & Poor's A+ (Superior)

Navigators Specialty Insurance Company

A.M. Best A+ (Superior)

Standard & Poor's A+ (Superior)



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General Product Description

This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

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.

About The Hartford Underwriting Companies

The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Financial Services Group, Inc.

In Texas, Arizona, New Hampshire, Washington and California, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company Ltd. (not licensed in CA), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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