

OUR LARGE PROPERTY APPETITE – MADE EASY.

TARGET APPETITE	LIMITED APPETITE	PROHIBITED CLASSES
<ul style="list-style-type: none"> • Good risk quality – Meaning the majority or all key locations are: <ul style="list-style-type: none"> » Non-combustible construction, and » Adequately protected with an interest in loss prevention • Soft- and low-hazard occupancies; light or moderate manufacturing risk including metal workers, technology, automotive suppliers • TIV \$10 billion or less, with individual location values \$500M or less • 100% ground up placements and quota share • Light natural catastrophe footprint, meaning no more than 30% of the TIV exposed to high-hazard natural catastrophe • Foreign locations up to \$200M 	<ul style="list-style-type: none"> • Poor risk quality – Meaning the majority or any key locations have: <ul style="list-style-type: none"> » Combustible construction, and » Unprotected risks • Senior living, hotels, fast food, meat processing, woodworking • High-hazard occupancies with sprinkler or special hazard management deficiencies • Ground up risks with individual location values >\$500M • Global manufacturing risks that require our risk engineering services in foreign locations • CAT-driven risks with large concentrations of values exposed to the same event(s) e.g., entire in FL and AL • Terrorism 100% Tier 1 or target occupancy 	<ul style="list-style-type: none"> • Frame habitational • Foundry operations • Paper mills • Meat and poultry processing • Dairy operations with spray driers • Aluminum smelting • Vacant or foreclosed properties • Open lot • DIC or CAT-only placements • Pool business • Energy risk • Rubber/Tire manufacturing and storage
EVERYTHING IN BETWEEN CONSIDERED		
<p>Lead Time Required to Quote</p> <ul style="list-style-type: none"> • 30 days for soft occupancy business • 60 days for layered and shared • 90 days for manufacturing risks • 120 days for global manufacturing 	<p>Engineering Requirements</p> <ul style="list-style-type: none"> • The Hartford inspection for key manufacturing sites or any locations greater than \$500M in value • Recent prior carrier or service provider reports to supplement The Hartford site visits, or in lieu of for low-hazard occupancies and layered and shared business • COPE acceptable for low hazard or locations <\$100M 	<p>Minimum Deductibles/Premiums</p> <ul style="list-style-type: none"> • \$25,000 AOP low-hazard occupancies • \$100,000 water damage for residential risks • Percent d/ds for extreme tornado, hail exposures • 5% high-hazard EQ • 5% FL NSW, 3% other Tier 1 NSW • \$1M Zone A Flood <p>Minimum Premium</p> <ul style="list-style-type: none"> • \$250K/account • \$1,000 per million excess

For more information or to submit a large property account, contact your [large property underwriter](#).





Business Insurance
Employee Benefits
Auto
Home

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of April 2021.

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