

COUNT ON THE HARTFORD FOR A BROAD APPETITE WITH DEEP SPECIALIZATION.

Open more doors of opportunity with The Hartford's broad appetite and customizable products. Our flexible, consistent approach helps make it easy to maintain robust customer relationships. Depend on us for the risk engineering and claims services that can help lower the ultimate cost of risk. Behind it all is our deep industry expertise and specialized underwriting capabilities.

View our Commercial Lines appetite guide [here](#).

Global Capabilities: We can provide coverage in more than 200 countries. Learn more about our Domestic and Multinational appetite below. Financial Lines coverage is offered through our Navigators, a brand of The Hartford, Wholesale team.

Business & Professional Services							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Accountants	✓	✓	✓	✓	✓	✓	✓
Advertising agencies	✓	✓	✓	✓	✓	✓	✓
Associations	✓	✓	✓	✓	✓	✓	✓
Consultants	✓	✓	✓	✓	✓	✓	✓
Law firms	○	✗	✗	✗	✗	○	✗
Printers	✓	✓	✓	✓	✓	✓	✓

Construction							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Cable	✓	✓	✓	✓	✓	-	✓
Commercial general contractors	✓	✓	✓	✓	✓	-	✓
Concrete	✓	✓	✓	✓	✓	-	✓
Electrical	✓	✓	✓	✓	✓	-	✓
Excavation/grading	✓	✓	✓	✓	✓	-	✓
HVAC	✓	✓	✓	✓	✓	-	✓
Interior carpentry	✓	✓	✓	✓	✓	-	✓
Iron or steel	✓	✓	✓	✓	✓	-	✓
Masonry	✓	✓	✓	✓	✓	-	✓
Millwright	✓	✓	✓	✓	✓	-	✓
Sheet metal	✓	✓	✓	✓	✓	-	✓
Street and road	✓	✓	✓	✓	✓	-	✓
Utility	✓	✓	✓	✓	✓	-	✓

*Only written in conjunction with Casualty Lines and primarily for account size <\$250K in premium.

✓ In Appetite ○ Limited ✗ No Appetite - Not Applicable, but if a coverage need arises please talk to your underwriter



Educational Institutions							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Charter schools	✗	✓*	✓*	-	✗	✓*	✓
Private colleges	✓	✓*	✓*	-	✗	✓*	✗
Private K-12 schools	✗	✓*	✓*	-	✗	✓*	✓
Trade/Vocational schools	✓	○*	○*	-	✗	○*	✓

*Educational Institutions E&O, D&O and EPLI coverage is only available as part of the package policy.

Energy							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Open pit mining	✗	✗	✗	-	-	-	-
Midstream oil and gas	✗	✓	✓	✓	✓	-	✓
Power generation and utilities	✗	✓	✓	✓	✓	-	✓
Renewable energy	✗	✓	✓	✓	✓	-	✓
Upstream oil and gas	✗	✓	✓	✓	✓	-	✓

Financial Institutions							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Bank/Credit unions	✓	✓	✓	✓	✓	✓	✓
Insurance	✓	✓	✓	✓	✓	○	✓
Investment management	✓	✓	✓	✓	✓	✓	✓
Mortgage bankers	✓	✓	✓	✓	✓	✗	✗
Security brokers	✓	✗	✗	✓	✗	✗	✗
Trusts	✗	✓	✓	✓	-	○	✗

Health Care							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Inpatient - General, medical and specialty hospitals	✗	✓	✓	✓	✓	✗	✗
Long-term care facilities	✗	○	○	✓	○	✗	○
Outpatient - Doctors, dentists and dermatologists	○	✓	✓	✓	✓	○	✓
Diagnostic testing facilities and imaging centers	○	✓	✓	✓	✓	✓	✓
Urgent care centers	○	○	○	✓	✓	✓	✓
Other outpatient treatment centers	○	✓	✓	✓	✓	✓	✓

Life Sciences							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Contract service providers that support the Life Sciences industry	✓	○	✓	✓	✓	✓	✓
Cosmetics	✓	✓	✓	✓	✓	✓	✓
Dietary supplements	✓	○	○	✓	✓	✓	✓
Medical biotechnology	✓	○	✓	✓	✓	✓	✓
Medical devices	✓	✓	✓	✓	✓	✓	✓
Pharmaceutical drugs	✓	○	○	○	✓	✓	✗
Veterinary products	✓	✓	✓	✓	✓	✓	✓

*Umbrella is only offered over The Hartford's supported lines of business.

✓ In Appetite ○ Limited ✗ No Appetite - Not Applicable, but if a coverage need arises please talk to your underwriter

Manufacturing							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Auto parts and accessories	✓	✓	✓	✓	✓	○	✓
Clothing and apparel	✓	✓	✓	✓	✓	○	✓
Fabricated metal products	✓	✓	✓	✓	✓	✓	✓
Food processors	✓	✓	✓	✓	✓	✗	✓
Industrial machinery	✓	✓	✓	✓	✓	✓	✓
Plastic products	✓	✓	✓	✓	✓	○	✓
Wood and paper products	✓	✓	✓	✓	✓	○	✓
Manufacturers E&O is available as part of General Liability or as a standalone policy when written in conjunction with General Liability/Products Liability.							

Media, Arts & Entertainment							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Cultural org., art, performance, civic, school, writer, film	✓	✗	✗	✗	✗	-	✗
DICE producers	✓	✗	✗	✗	✗	-	✗
Motion picture producers	✓	✗	✗	✗	✗	-	✗
Musical groups and artists	✗	✗	✗	✗	✗	-	✗
Promoters of performing arts, music, culture, including event promoters	✗	✗	✗	✗	✗	-	✗
Publishing and media	✓	✓	✓	✓	✓	-	✓
Radio and TV broadcasters	✓	✗	✗	✗	✗	-	✓
Services allied to arts, theatre, culture and film	✓	✓	✓	✓	✓	-	✓
Special events	✗	✗	✗	✗	✗	-	✗
Theatre companies and performing arts	✓	✗	✗	✗	✗	-	✗
Theatrical and cultural venues	✓	✓	✓	✓	✓	-	✓

Programs							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Adaptive mobility*	✓	✓	✓	✓	✓	✗	✓
Alarm contractors	✓	✓	✓	✓	✓	✗	✓
Arborists	✓	✓	✓	✓	✓	✓	✓
Architects and engineers*	✓	✓	✓	✓	✓	✓	✓
Botanical gardens*	✓	✓	✓	✓	✓	✗	✓
Charter schools*	✗	✗	✗	✗	✗	✗	✓
Equipment and party rental	✓	✓	✓	✓	✓	✗	✓
Package distribution	✓	✓	✓	✓	✓	✗	✓
Pool and spa	✓	✓	✓	✓	✓	✗	✓
Railroad*	✓	✗	✓	✓	✗	✗	✓
Security guards*	✓	✓	✗	✓	✓	✗	✗
Specialized Truck Equipment & Trailers	✓	✓	✓	✓	✓	✗	✓
*Administered Program through specific agent/broker.							

Real Estate							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Commercial property owners (Non-residential)	✓	✓	✓	✓	✓	-	✓
Commercial property managers	✓	✓	✓	✓	✓	✓	✓
Multi-family apartments	✓	✗	✓	✓	✓	-	✓
Lifestyle centers	✓	✓	✓	✓	✓	-	✓
Light industrial tenants	✓	✓	✓	✓	✓	-	✓
Mixed use (commercial/residential)	-	✓	✓	✓	✓	-	✓
Office Class A and B space	-	✓	✓	✓	✓	-	✓
REITs	✓	✓	✓	✓	✓	✗	✓
Residential condo associations	✓	-	-	-	-	-	✓
Triple net lease schedule	-	-	-	-	-	-	✗

✓ In Appetite ○ Limited ✗ No Appetite - Not Applicable, but if a coverage need arises please talk to your underwriter

Technology							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Electronics	✓	✓	✓	✓	✓	✓	✓
Software and information technology	✓	✓	✓	✓	✓	✓	✓
Telecommunications and integrated communications services	✓	✓	✓	✓	✓	✓	✓
Additionally, E&O coverage is available for all Technology sectors.							

Wholesalers & Distributors							
	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Beverage distributors	✓	✓	✓	✓	✓	-	✗
Clothing and apparel	✓	✓	✓	✓	✓	-	✓
Electrical goods and supplies	✓	✓	✓	✓	✓	-	✓
Furniture and home furnishings	✓	✓	✓	✓	✓	-	✓
Machinery, equipment and supplies	✓	✓	✓	✓	✓	-	✓
Motor vehicle parts and supplies	✓	✓	✓	✓	✓	-	✓
Paper products	✓	✓	✓	✓	✓	-	✓
Professional and commercial equipment	✓	✓	✓	✓	✓	-	✓

✓ In Appetite
 ○ Limited
 ✗ No Appetite
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Contact your local underwriter or visit [TheHartford.com/fl](https://www.TheHartford.com/fl)



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 Auto
 Home

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. 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 Arizona, California, New Hampshire, Texas and Washington the insurance may be 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, Pacific Insurance Company Ltd., Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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