



SPECIALIZED WHERE IT MATTERS MOST –
UNDERWRITING EXPERTISE, SERVICE, INTEGRITY, TRUST.

MORE VALUE FOR YOU AND YOUR CUSTOMERS

- Specialized coverage and endorsements
- Best-in-class claims service
- Risk Engineering services include:
 - » Safety trainings
 - » AIHA-accredited industrial hygiene lab¹
- Specialized underwriters provide a consultative approach

Selling your customers the right specialized programs is a goal you can't reach without truly specialized expertise, from your first contact with an underwriter onward.

The Hartford makes sure you get it. Count on underwriters, risk engineers and claims professionals dedicated to the special coverage needs of the business categories we serve.

DEEPER KNOWLEDGE. FASTER, BETTER SERVICE AND SUPPORT

Our pros can give you insights on specialty risks as well as the kind of service that helps you:

- **Save time through** centralized contact and easier quoting processes
- **Keep your quotes timely and right on the money** with superior endorsement handling and service
- **Retain business** with claims service that wins praise from customers

Ultimately, we aim to win your trust with superior support. So you can win and retain more specialty accounts.

SPECIALTY OFFERINGS WITH A BIG DIFFERENCE

Apart from our overarching approach of superior expertise and service, what distinguishes our offerings is different for every specialty category.

ALARM



All-lines coverage with unique tailoring.

Countrywide, alarm businesses can count on broad coverage with The Hartford. And it can be tailored for:

- Errors and omissions
- Lost key coverage
- Businesses that install closed circuit TVs (CCTVs)

Dedicated legal expertise. Because the alarm category involves special exposures, our claims specialists team up with a dedicated attorney.

Consistency. 20+ years of serving the alarm industry.

ARBORISTS



Multi-line solution. General liability, auto, inland marine, property and umbrella – we cover all these lines for arbor and landscape businesses. The risks they face are unique and we're ready to tailor packages with coverage like workmanship error.

Deep roots. We've served the landscaping and tree care industries since 1992.

Association membership. TCIA.



EQUIPMENT & PARTY RENTAL



Flexible coverage and pricing. When inventory isn't returned in good working order, your customers can fall back on us.

Our replacement cost form offers flexible coverage – and flexible pricing, too. We actually offer three class codes, based on exposure.

“Top 4” approach saves time. Unlike many insurers, which require a full schedule before a quote, The Hartford only requires the top four most valuable items.

POOL



All-lines coverage with unique tailoring. Pool and spa businesses can turn to The Hartford for all their protection needs. And that includes tailored coverages for rare occurrences that place them at risk, such as pool “pop-ups.”

Deep experience. Over 20 years of serving the pool industry.

Association memberships. PHTA and NESPA.



RAILROAD



20 years of experience. For contractors, manufacturers and wholesalers that service the railroad industry, we're a natural go-to. Besides our long history, we provide:

- A multi-line program
- Guaranteed cost protection

SECURITY GUARDS

A cash-flow advantage with XactPay®.

This is a huge selling point, made possible through our partnership with well-known payroll firms. It helps reduce large upfront premiums and improves cash flow.



Extra expertise. We partner with a leading program broker dedicated to the security business.

STEP (SPECIALIZED TRUCK EQUIPMENT INSURANCE)

100% dedicated program. The Hartford's STEP



ProgramSM is an all-lines coverage program that runs on the talents and knowledge of a centralized, expert team.

Admitted carrier. Give your customers the added assurance of our state-approved status.

No surprises. STEP customers have the choice of either first-dollar protection or a large deductible option.

Drive-away coverage included. An essential for companies that deliver finished vehicles to the customer.

Association memberships. NTEA and NATM.



ADAPTIVE MOBILITY



All-lines coverage with unique tailoring.

Companies engaged in the sales, service and/or installation of adaptive mobility equipment can count on The Hartford for all of their protection needs. By partnering with a leading broker in this space, we're dedicated to serving the needs of this unique industry.

ARCHITECTS AND ENGINEERS



All-lines coverage structured just for

architects and engineers. Architecture and engineering firms face many serious risks such as lost data, on-site accidents, claims of negligence and other lawsuits that can significantly impact business health. Our Architects and Engineers program provides specialized coverage for these and other risks specific to businesses involved in structural planning and design. With The Hartford, you can help businesses in this arena reduce risks and prevail through crises and unexpected events.

BOTANICAL GARDENS



All-lines comprehensive coverage along with valuable services to support botanical gardens and associations, public gardens, arboretums and public venues educating the public horticulture community.

United for more than 20 years with Berends Hendricks Stuit Insurance, Inc., the American Public Gardens Association Preferred Partner for insurance needs. We understand the unique and sometimes challenging needs of public gardens.

QUOTE US TODAY.

You have every reason to make The Hartford your "go-to" carrier for these industries.

A LOT OF FACTORS CAN IMPACT SPECIALIZED PROGRAMS

Not just for the insured, but primarily for agents. For 25+ years, The Hartford has focused energy and expertise on critical factors that help agents deliver specialty program solutions with greater effectiveness and efficiency. At the core is our ability to service and support agents with dedicated underwriters, risk engineers and claims professionals with tailored coverage solutions. These are experts in their field who provide agents with greater knowledge and insight along with accuracy and consistency.

The result: more support and trust for our agents and, ultimately, their specialty program clients.

¹ The Hartford's Risk Engineering Laboratory (ID 100124) is accredited by the AIHA Laboratory Accreditation Programs AIHA-LAP, LLC for Industrial Hygiene and Unique Scopes, as documented by the Scope of Accreditation Certificate and associated Scope.

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 Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by The Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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