

Customized Insurance for Manufacturers

An insurance program designed to your specifications



Protecting Your Investment

Precision manufacturing is what your customers expect from you. Your success depends on producing the products your customers need and your commitment to high quality standards. You should expect the same from your insurance company.

If a fire destroyed your finished goods waiting for shipment, would your insurance reimburse you for their true worth? If your personal identity were stolen, could a poor personal credit report negatively affect your business? Could you afford to take the time away from your business to reinstate your identity?

At The Hartford we are focused on protecting your business, and our small business insurance package is designed with you in mind. Our customized program offers you coverages that address your unique needs – coverages that may not be available in other policies.

Planned for your Needs

The Hartford's small business insurance package, called Spectrum® has core business coverage that is second to none. We have also bundled important protection into optional packages like our Super Stretch for Manufacturers, which was created for businesses like yours. It provides over three dozen coverages for a fraction of the price you would pay to buy them individually – including a blanket limit of \$250,000 for six key coverages. Here are a few examples of the protection it offers:

- **Off-Premises Utility Services**

Extends coverage to include loss or damage to your property and stock caused by interruption of off-premises water, communication or power supply services, even when not owned by you. Also available as an option that protects your business income.

- **Product Contamination**

Pays for expenses you incur as a result of an accidental contamination of your product during the manufacturing process at your facility. Covers its loss of marketability, including product sold but not delivered.

- **Product Recall and Replacement**

Covers you against the unexpected cost of recalling your product from the market due to faulty design, errors in manufacturing or intentional tampering of your products that may cause harm to your customers or the public. Plus, coverage is extended to provide for the costs of replacing the recalled products.

- **Transit Coverage**

Extends your coverage for loss or damage to business personal property to apply to shipment by common carrier.



- **Valuable Papers and Records**

Protects the value of your time, work and research to re-create your customer records or files if they are damaged or destroyed by a covered loss.

- **Valuation Changes – Manufactured Goods**

Values your manufactured goods at your selling price, less discounts and expenses you would normally have incurred, in the event of a covered loss.

In addition, you have the option to buy these important coverages:

- **Limited Pollution Coverage**

Provides coverage for specific events involving pollutants that occur as a result of your operation. Although pollution damages are not normally covered in a standard business owner's policy, The Hartford offers an exception through this option.

- **Umbrella Coverage**

Provides you with up to \$10 million of liability protection over and above the limits of other policies in your business program.

Spectrum Core Coverage

When your business is protected by Spectrum, you'll be covered for a wide range of liability and property risks specific to your business. Here are some examples of the basic coverages provided by Spectrum:

- **Building and Business Personal Property**

Your Spectrum policy contains coverage to repair or replace your building and any equipment, stock, furniture, or fixtures that you own. There's a lot of business property coverage included in Spectrum, such as:

- **Identity Recovery Coverage for Business Owners**

Provides Identity Recovery Coverage and services, such as:

- Identity Recovery Help Line for policyholders who suspect they are identity theft victims.
- Identity Recovery Case Managers who can greatly speed the recovery process.
- Expense reimbursement up to \$15,000 for covered expenses arising out of a defined identity theft event.

- **Building and Contents**

Covers your buildings and/or business contents if they are destroyed because of a covered loss. You'll receive the full cost to replace your property up to a limit you select when you purchase your policy.

- **Dependent Property**

Protects your business from losses caused by a covered loss at a dependent property, such as a major supplier.

- **Equipment Breakdown**

Covers the cost to repair or replace equipment, such as computers, air conditioners, phone systems and steam boilers, from loss or damage caused by mechanical breakdown or artificially generated electrical current.

- **Business Liability**

Your Spectrum policy from The Hartford provides your business with legal liability protection against claims of injury or damage caused to others by you or your employees. For example:

- **Premises and Operations Liability**

Provides coverage for bodily injury and property damage sustained by others at your premises or as a result of your business's operations.

- **Products and Completed Operations**

Covers you against injuries or damages to others caused by the products you sell or by the work you perform for your customers.

Other Important Coverages from The Hartford

- **Commercial Auto**

Our policy protects you against financial loss resulting from accidents involving the vehicles you use in your business. The Hartford offers valuable enhancements you won't normally find on other commercial auto policies, such as excess coverage for hired autos and the extension of liability coverage to vehicles leased in the name of an employee on your behalf and at your direction.

- **Workers' Compensation**

The Hartford's Workers' Compensation coverage provides 24-hour, seven-days-a-week access to our claims reporting facility. In addition, our state-of-the-art managed care and Return-to-Work program will help you get your employees back on the job as soon as possible.

That's Not All

To all of this, we've added the convenience of flexible premium payment plans, an electronic funds transfer plan, and 24-hour, toll-free claims reporting.

All business insurance is not the same. At The Hartford, we act on emerging insurance needs and provide convenient, cost-effective and quality coverage for your business.

Give your local independent Hartford agent a call and start enjoying the peace of mind that comes from knowing you're covered by the business insurance specialist – The Hartford. Or, visit us at sb.thehartford.com for more information.

This flyer outlines in general terms the coverages afforded under the policy. Examine the policy carefully for any exclusions, limitations, or any other terms or conditions that may specifically affect coverage. The terms and conditions of the policy prevail.