



Customized Insurance For Financial Investment and Service Firms

INSURANCE FOR MIDSIZE
AND LARGE FIRMS

*Because the right insurance protection
can be one of your greatest assets*



Customized Coverage For Your Business

OUR CUSTOMIZED
COVERAGES ADDRESS
YOUR UNIQUE NEEDS
AND ARE BACKED BY
THE FINANCIAL
STRENGTH OF ONE OF
THE TOP-RANKED
INSURANCE COMPANIES
IN THE NATION.

Minimize Your Risk

Your business is dealing with other people's money and financial security. Managing the hundreds of details that make up each deal, each account, is what you do. Racing against deadlines, regulatory compliance, competing for customers ... there are always challenges. Planning the right insurance coverage shouldn't be one of them.

At The Hartford, we are focused on protecting your business and our tailored solutions for financial firms are truly designed with you in mind. Our customized coverages address your unique needs and are backed by the financial strength of one of the top-ranked insurance companies in the nation.

Customized Protection for Your Property

The Hartford's Property Choice® product has many built-in features including:

- Coverage for business property such as laptops, anywhere in the world while being used during travel on authorized company business.
- A broadened definition of Business Personal Property to include computer equipment, and computer media and data.
- Equipment Breakdown coverage to protect computers and communications systems, and heating and air conditioning systems.
- Coverage for improvements you've made to your leased property.
- Replacement cost for most types of Covered Property.
- Extra Expense coverage to assist with restoring your business after a covered loss and also helps to prevent losing your customers to the competition.
- Optional Business Interruption coverage to protect your income if your business is shut down due to a covered cause of loss.

General Liability

In your fast moving industry, you need general liability coverage that will meet your needs – today and tomorrow. Our tailored product provides many enhancements compared to standard insurance policies including:

- If a written contract requires you to name others as additional insureds on your policy, we'll automatically extend that status to them. We can also provide them with primary coverage if that's a requirement.
- Protection for mental anguish claims resulting from bodily injury, sickness or disease for which you are held responsible.
- Optional coverage to protect you from claims made if someone is injured on a property which is held in trust by your firm.
- Protection if you are responsible for damages to the premises you rent or occupy if the damage results from fire, lightning, or explosion.
- Coverage for medical expenses for each person injured on your premises or injured because of your business operations.

Workers' Compensation

The Hartford's workers' compensation policy provides coverage for work related losses and our trust option includes employees of trusts. In addition, we have loss control staff who can provide suggestions to help you to reduce workplace risks – before they become claims. When accidents do happen, our return-to-work program focuses on managing abilities and helping to get your injured workers back to gainful employment as soon as medically appropriate. Our rehabilitation professionals, located across the country, work with employees, doctors, adjusters and employers to provide transitional employment and vocational services.

Commercial Auto Coverage

Broadened commercial auto coverage – automatically extends coverage in many areas, such as for employees who operate their own autos on company business. It also provides lease gap coverage, glass repair waiver of deductible, and physical damage to hired autos if The Hartford is providing physical damage protection on vehicles owned by your company. In addition, we can provide coverage for autos owned by trusts for which you serve as trustee.

Coverage for Foreign Operations

The Hartford, in alliance with ACE USA, part of the ACE Group of Companies, can provide the property and liability insurance you need to protect your firm's foreign operations. ACE USA also offers emergency medical, legal and security assistance for your employees and their families outside the U.S. as well as coverage such as kidnap and extortion.

Bond

The Hartford's Bond (Fidelity & Surety) division protects your assets with important coverages such as:

- Financial Institution Bonds
- Computer Crime Policies
- Securities Transfer Agents Medallion Program
- Lost Instrument Bonds

Professional Liability

The Hartford's Financial Products division protects your assets with important coverages such as:

- Investment Advisor Liability including:
 - Directors & Officers Liability
 - Errors & Omissions Coverage
- Mutual Fund Liability including:
 - Directors & Officers Liability
 - Errors & Omissions Coverage

Services

Reducing Your Risk of Loss

The Hartford's trained loss control staff understands your business and offers a full complement of tools to help you manage the risks you face every day. Three times each year we publish *Assets@Risk*, a newsletter highlighting industry specific risk management tips. Please contact bill.burrows@thehartford.com for a complimentary subscription. In addition, you'll find risk management tips, test your risk IQ quiz, emergency preparedness and disaster recovery information, and more at mb.thehartford.com/financialservices. One of our site's most popular features is "Ask an Expert," which provides online guidance from The Hartford's Loss Control team.

Claim Management

Things happen. That's why you buy insurance. And when you need to make a claim, we make it easy for you. In addition to online claim reporting, we offer LossConnect – a 24-hour loss notification system, so you can report a claim as soon as it happens. We also provide medical networks, medical bill review, fraud detection, and subrogation and recovery services. Our claim services help save you money on your insurance costs, get injured employees back to work as soon as medically appropriate, and keep your business running.

Financial Strength. Industry Leadership. Broad Capabilities.

An insurance program is only as good as the company that stands behind it.

The Hartford is one of the oldest and most financially stable insurers in the country. We have over 195 years of experience in responsively serving our customers – and customizing insurance programs to meet their needs. You can count on us to be here – for you – whenever you need us.

The Hartford delivers a range of solutions to meet the business insurance needs of midsize to large firms; from industry specific guaranteed cost programs for midsize business to loss responsive and captive programs for large organizations. We can meet the needs of companies with basic coverage requirements as well as those with more difficult exposures and complex coverage needs.

To learn more about the many advantages

The Hartford can offer your business, please contact an independent Hartford Agent or visit our Web site at mb.thehartford.com/financialservices. Together, we can develop an insurance program that offers solid protection for today – and tomorrow.

This document provides an overview of coverages and services. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.

