

# Printers Errors & Omissions

*Put the strength of The Hartford to work for your printing customers.*

The best printing companies sometimes make mistakes. Often, these mistakes can be fixed quickly and inexpensively, sometimes even before they reach the customer. In other cases, a printing mistake may result in economic losses to the printers' customers. These losses can be substantial and aren't covered by a standard general liability policy.

For protection against this kind of loss, your printing services clients need Printers Errors & Omissions coverage from The Hartford!

The Hartford's state-of-the-art coverage includes:

- **Broad definition of "Printing Services"** – Our definition encompasses any part of the printing services including prepress services related to the development, preparation, production or distribution of material and electronic documents, as well as postpress services.
- **Broad definition of "Insured"** – Our definition includes limited liability corporations (LLCs), directors and officers, trusts, newly acquired or formed subsidiaries, and employees.
- **Cost of inspecting and withdrawing or recovering deficient material** – We cover these expenses because of known or suspected deficiencies.
- **Postage** – We cover the cost for postage that was properly applied to deficient materials.
- **Property of others** – Our coverage fills a gap commonly found in the standard general liability policy. Coverage extends to tangible and intangible property of others in the printer's care, custody and control for the purpose of having printing services performed on it. Intangible property can be your customer's electronic documents that you handle or store.

- **Subcontractors' errors** – We cover damages caused by printing services performed by subcontractors.
- **Coverage territory** – Worldwide coverage is provided as long as suit is brought in the USA.
- **Defense expense** – Defense expense coverage is provided outside the policy limits.

The Hartford's coverage is flexible enough to meet the needs of individual printing companies. For example:

- **Reprinting** – For an additional premium, our optional "Correction of Work" coverage helps printers with expenses incurred to correct printing errors. We would pay for the cost of reprinting, packaging and shipping the corrected material as well as most additional services performed to correct the error.
- Pricing options include deductibles up to \$10,000.
- Umbrella limits up to \$25,000,000 are available.

When it comes to choosing an insurance partner for printing services companies, it makes sense to choose The Hartford. We're one of the leading insurers of printing companies in the United States. Our thorough understanding of this business shows in our program of coverage which encompasses not only errors & omissions, but also Property Choice® with SPICE® for Printers, general liability, workers' compensation, auto liability, marine, and international coverage; in our underwriting, claim and loss control services; and in *PressCheck*, our risk management newsletter.

For more information about The Hartford's total insurance solution for printers, please contact your local Middle Market underwriter.

