

Umbrella – Peace-of-Mind Protection

Insurance coverage for midsize businesses

As our litigious society continues to deliver verdicts well in excess of \$1 million, an umbrella policy may be the most important insurance coverage you can buy for your business.

Why? Because a commercial umbrella policy is designed to cover unforeseen, catastrophic events that can happen any time, anywhere, to anyone, in any business. In other words, an umbrella policy can buy you the peace of mind that comes from knowing your business has this valuable protection.

Some business decision-makers may feel they don't need umbrella coverage, while others may think they need only a small amount of protection. Think about your business. If a claim resulted in a multi-million-dollar lawsuit and you had no umbrella coverage, could your business pay the million-dollar verdict – and have enough cash and assets to remain in business?

At The Hartford, we offer umbrella coverage that can pay these large claims and help keep you in business. Our umbrella coverage is designed to begin where our primary coverage ends so you get consistent, continuous coverage. And by purchasing both your umbrella and primary coverages from The Hartford, you receive professional claim handling from the same experts – a definite advantage as the complexities of your claim increase. This continuity in handling your claim may help lower the final settlement and, ultimately, help control your insurance premiums in the future.

Umbrella Coverage

When you purchase an umbrella policy from The Hartford, you get a product that provides worldwide catastrophic liability coverage. The broad scope of coverage extends over your primary general liability, auto liability, employers' liability and certain errors and omissions coverages. Our umbrella policy also applies to your company's foreign operations when they are covered by an ACE USA International Advantage® policy.

The Hartford offers umbrella limits up to \$25 million.

Eligibility

In most instances, if you purchase your primary general liability coverage from The Hartford, you are eligible for our umbrella policy.

Coverage Highlights

- **Bodily injury to others.** If your business is held legally liable for the injuries of others, we extend our coverage to mental anguish that results from bodily injury, sickness or disease for which you're held responsible.
- **Additional insureds.** If a written contract requires you to name others as additional insureds on your primary policy, we'll automatically extend that status to them in the umbrella policy.* An umbrella from another carrier may not provide the same broad scope of coverage.



- **e-Business activities.** Our special general liability CyberFlex® coverage extends personal and advertising injury liability protection to your Web site, including claims arising from your content, chat rooms, bulletin boards or advertisements.**
- **Personal and advertising injuries.** Protection is available if others claim your business was responsible for false arrest, malicious prosecution, libel, slander, wrongful eviction, discrimination or humiliation, or invasion of the right of privacy. You may also be covered for claims that you infringed on others' copyrights in your advertisements or that you copied their advertising ideas.
- **Your products or completed operations.** We cover claims arising from the products you sell or the services you complete.
- **Your auto liability to others.** Some of the largest losses businesses suffer are a result of auto accidents. If your company owns or leases vehicles, or has salespeople who use their own vehicles on business, your company is at risk. Our umbrella policy will extend the same primary coverage to your owned, hired or non-owned auto liability exposures.

Self-Insured Retentions

Hartford umbrella policies include a standard \$10,000 self-insured retention that an insured is required to pay on certain claims. This retention applies to any loss that is covered by the umbrella but for which there is no underlying coverage in place. Umbrellas written over The Hartford's broad primary general liability and auto coverage often have the self-insured retention removed, resulting in no out-of-pocket cost to you.

Choose The Hartford

With umbrella coverage from The Hartford, you get:

- Broad worldwide coverage and umbrella expertise. We write tens of thousands of umbrella policies for businesses.
- Expert claim staff throughout the world.
- Consistent claim handling from primary through the umbrella.
- Financial strength and stability. Our A.M. Best rating is A+ XV. We've been in the insurance business for more than 195 years.

An umbrella policy from The Hartford is a valuable risk management tool that can help your business survive a catastrophic claim – or preserve your capital to grow your business. All in all, it's a great value for your money. Include an umbrella policy in your insurance portfolio. If you already have one, make sure that your limits have kept up with your business – and with legal trends. We would be happy to quote higher limits – up to \$25 million.

Contact Your Hartford Agent Today

To learn more about the value of umbrella coverage – and just how much umbrella protection is right for your business – talk with your Hartford agent today. You can also find helpful information about managing your business's risk on our Web site that's designed especially for midsize businesses like yours. Visit us at mb.thehartford.com.

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.

*This provision applies when the limit of liability specified in the written contract is greater than the limits provided by the primary policy.

**This coverage option is not available to those with a majority of retail sales over the Internet.