

Engineers Insurance Program

Delivering Greater Value in Middle Market

Building Strong Agency Relationships — an Opportunity to Increase Sales

Midsize engineering firms offer a significant and profitable sales opportunity. Countrywide, there are approximately 7,500 midsize engineering firms. For more information about the market potential in your area, please contact your Middle Market Sales Underwriter.

Eligibility

The program is designed for Engineering Firms with 10 or more engineers. To be eligible for this program, an account must derive a majority of its revenue from the rendering of engineering services.

Innovative Products

Property ChoiceSM

The Hartford's state-of-the-art Property Choice coverage has many built-in features that help protect your business clients. Our policy for Engineers Insurance includes:

- Equipment Breakdown – coverage for business equipment, such as computers and communications systems, is built right into the property policy.
- Business Travel – covers business items such as laptop computers that are in an employee's control while traveling anywhere in the world.
- Valuable Papers and Records – covers the cost to replace or restore these important items, including blueprints, when damaged by covered perils.

- Tenants Coverage – includes improvements and betterments, damage to building glass, building damage as a result of theft and lease assessments for a lessor's uninsured building damage.
- Fine Arts – provides coverage of up to \$10,000 per item/\$50,000 aggregate for art objects owned or in the care, custody and control of the insured.
- Web Site – as many Engineering firms move into e-commerce, this coverage provides \$100,000 loss of business income resulting from the loss of a Web site that is housed on a service provider's server.
- Electronic Vandalism – covers direct physical damage to computer equipment, media, data and software caused by viruses, hackers and other attacks.

Our **Business Services SPICE Endorsement** provides additional important coverages, including:

- Employee Dishonesty (\$25,000), Forgery (\$25,000) and Money & Securities (\$25,000) – these features add basic crime coverage, eliminating the need for a separate policy (and premium) for those insureds who do not require higher limits.

General Liability Choice

Offers broad coverage you've come to expect from The Hartford – coverage that can extend to the use of Internet technologies. General Liability Choice for Engineers includes bodily injury to others, damage to property of others and additional insureds by way of contract. The policy can extend personal and advertising injury



liability protection to the insured's entire Web site, including claims that may arise because of their Web site content, chat rooms, bulletin boards, or advertisements. The endorsement can also cover vicarious liability for the advertisements or content of others that may appear on or be linked to/from the insured's Web site.

Workers' Compensation

The Hartford, one of the nation's ten largest workers compensation providers, offers engineers a comprehensive portfolio of workers' compensation coverages and services. We have two versions of our customized broad form endorsement that go above and beyond the standards workers' compensation policy. Our basic option (no extra cost) provides your engineering clients with extensions such as Employers' Liability Stop Gap, 60-day provision to notify us to add states where your clients have set up new operations, and voluntary compensation for employees not covered by state statutes.

Our extended option (available for a small additional charge) includes all the enhancements in our basic option plus: Foreign Voluntary Compensation to protect employees that travel overseas, increased limits for Employers' Liability insurance, and a waiver of our right to recover from other liable parties if a signed agreement is in place requiring the waiver.

Automobile Coverage

Vehicle fleets are the lifeblood of engineers as they are frequently on the go between job sites. The Hartford has the tools to provide outstanding commercial auto coverage for engineering firms' company vehicles. On every auto policy where we are covering their vehicles, we automatically attach our broad form endorsement. This endorsement provides additional coverages such as broad form insureds, lease gap coverage and glass repair waiver of deductible. It will also provide for physical damage to hired autos if we are providing physical damage coverage on vehicles owned by the engineering firm.

Management Liability Insurance

As companies grow, so does their need for special coverages. Private Choice Encore offers complete management coverage for privately held companies including Directors & Officers, Employment Practices Liability, Fiduciary Liability and Outside Director Liability. Private Choice Encore also features entity coverage for all covered claims, a broad definition of Employment Practices Wrongful Act, and a guarantee to quote your client's Initial Public Offering.

For more information, visit our Business Services Program site on the EBC.

This document outlines in general terms the coverages afforded under the policy. 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 coverages, terms and conditions of the policy prevail.