

Engineers Insurance Program Coverage Analyzer

Delivering Greater Value in Middle Market

Key Points of Comparison

Analysis Tip

The Hartford's Engineers Insurance Program

Other Carrier's Program

Property Coverage (Property ChoiceSM & Business Services SPICE)

Definition of Business Personal Property (BPP)

Some policies may require separate sublimits for coverages such as telephone systems, valuable papers, property of others, computer equipment, media & data.

Includes property of others, computer equipment & media, valuable papers, PDAs, telephone equipment with no sublimit plus tenant improvements & betterments.

Tenant Lease Coverages

Lease Assessments or Specified Building Property may not be included with your coverages.

Covers your interest or responsibility as a tenant under a written lease agreement. Coverages include:
> Building Glass within the Personal Property Limit
> Lease Assessments (a \$2,500 limit applies)
> Leasehold Improvements (a \$25,000 limit applies)
> Theft Damage within the Personal Property Limit
> Personal Property Limit includes specified building property such as property or contents that were on premises when the property was rented. This eliminates a potential "gray area" of coverage.

Business Personal Property at Unnamed Locations

Other policies may not include PPO, laptops, PDAs or cell phones.

A \$100,000 limit applies for engineers per occurrence. This allows for mobile property, property located at small offices, or property at a storage location to be covered up to the limit without having to schedule the locations.



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Property Coverage (Property Choice & Business Services SPICE) (continued)

<input type="checkbox"/> Business Travel Coverage	<p>Carriers may not offer worldwide coverage or the option to increase limits.</p>	<p>Provides coverage for the insured's property while in the custody of employees on business travel anywhere in the world. Includes coverage for laptop computers.</p>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Replacement Cost	<p>Most policies provide coverage on an Actual Cash Value basis.</p>	<p>Our policy automatically provides Replacement Cost Coverage.</p>	<hr/> <hr/>
<input type="checkbox"/> Equipment Breakdown	<p>If equipment breakdown is not part of the basic form, it is necessary to purchase this coverage separately.</p>	<p>Equipment breakdown coverage is built into Property Choice, eliminating potential conflict between carriers and the need to purchase another policy.</p>	<hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Business Income (BI) Coverage (optional)	<p>Business Income is a coverage that engineering firms frequently overlook.</p>	<p>Our policy may apply a single blanket limit to all locations including newly acquired premises.</p>	<hr/> <hr/> <hr/>
<input type="checkbox"/> Coverage for Money and Securities, Employee Dishonesty and Forgery	<p>Most property policies exclude this.</p>	<p>Our policy offers a special endorsement for business services that covers each of these with separate limits:</p> <ul style="list-style-type: none"> > Employee Dishonesty - \$25,000 > Forgery - \$25,000 > Money & Securities - \$25,000 	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Web Sites	<p>Carriers typically do not offer special Web site coverage.</p>	<p>A \$100,000 limit is provided for loss of business income resulting from the disruption of a Web site that is housed on a service provider's server, limit may be increased. Coverage is provided for up to 30 days subject to a 12-hour waiting period.</p>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Electronic Vandalism	<p>Carriers typically do not offer this coverage or provide it through a separate policy.</p>	<p>Our policy covers direct physical damage to computer equipment, media, data, and software caused by viruses, hackers, and other attacks.</p>	<hr/> <hr/> <hr/> <hr/> <hr/>
<input type="checkbox"/> Combined Additional Coverage (CAP) – an additional limit available for selected coverages	<p>Many property policies don't offer an additional limit to apply as needed to multiple coverages.</p>	<p>A limit up to \$250,000 is available as needed for 10 coverages including Buildings & Business Personal Property (BPP).</p>	<hr/> <hr/> <hr/> <hr/>

General Liability Coverage (General Liability Choice)

<input type="checkbox"/> Bodily injury to others	<p>Many General Liability forms provide a narrow coverage definition for this.</p>	<p>Our coverage includes protection for claims for mental anguish resulting from bodily injury, sickness or disease for which you are held responsible.</p>	<hr/> <hr/> <hr/> <hr/> <hr/>
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General Liability Coverage (General Liability Choice) *(continued)*

<input type="checkbox"/> Damage to the premises you rent or occupy	If you rent or lease your office location, your policy may not provide you with this valuable coverage.	GL Choice will pay up to \$300,000 if you are legally responsible for damages to the premises you rent or occupy if the damage results from fire, lightning or explosion. We will pay even if your responsibility for these damages is based on a contract you sign and not just because of your negligence.	_____
<input type="checkbox"/> Additional Insureds	Other policies may require you to add a party as an additional insured even if your written contracts call for such.	Our GL Choice policy automatically extends coverage to those entities that your written contracts require you to name as an additional insured. We'll also provide them with primary coverage if that's required.	_____
<input type="checkbox"/> Medical Payments	Carriers may provide only \$5,000 in medical expense which must be reported within one year after injury.	We provide up to \$10,000 in medical expenses for non-employees injured on your premises or because of your operations. Included are first aid and medical expense incurred up to three years after the injury.	_____
<input type="checkbox"/> e-Business Activities	Carriers may limit the liability coverage related to your Web site.	Our GL Choice CyberFlex endorsement extends personal and advertising injury to your entire Web site (including claims that may arise because of your Web site content, chat rooms, bulletin boards, or advertisements).	_____
<input type="checkbox"/> Newly formed or acquired organizations	How long is an organization you acquire or form during the policy period covered without reporting?	Our GL Choice form automatically covers newly formed or acquired firms for 180 days.	_____

Workers' Compensation Coverage

<input type="checkbox"/> Employers' Liability Stop Gap	Your engineering firm may be located in a state where workers' compensation is provided by a monopolistic state fund.	This endorsement provides coverage in monopolistic states. This avoids any coverage gaps through failure to provide the coverage by attachment of a separate endorsement for this purpose.	_____
<input type="checkbox"/> Timeframe to notify insurance carrier to add states where you have newly set-up operations	The industry standard is 30 days.	Our workers' compensation coverage gives you 60 days to notify us to add states where you have newly set-up operations	_____
<input type="checkbox"/> Increased limits for Employers' Liability	Most carriers will provide limits less than \$500,000.	Our employers' liability limits are increased to \$500,000 (extended option). A higher amount can be purchased.	_____

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Foreign Voluntary Compensation

Your engineering firm may have occasion to send an employee outside the U.S.

This provides coverage automatically for travel outside of the policy territory. It eliminates possible coverage gaps through failure to attach the separate endorsement for this purpose (extended option).

Waiver of our right to recover from other parties if your written contract requires

Some firms may enter into contracts where agreement is reached to hold other party harmless.

Our policy provides for an automatic waiver whenever an insured's contract requires such agreement. This eliminates the need to notify us for each occurrence and the requirement for separate endorsements.

Commercial Auto Coverage

The Hartford's Broad Form Endorsement

Employees as Insureds

Do your employees drive their own cars on company business?

If an employee is driving his or her own car on company business with your permission and has an accident, the employee is afforded personal liability protection in the excess of his or her personal auto insurance.

Hired auto physical damage

Does your firm use rental cars? Most policies will not address physical damage without separate coverage.

If we are providing liability and physical damage coverage on at least one owned auto, we will provide \$50,000 limit per loss for hired auto physical damage.

Extra expense broadening coverage

Many carriers do not consider expense associated with returning a stolen vehicle to the insured as a "loss" to a covered auto.

It has long been our claims' handling practice to pay any extra expense associated with returning a stolen vehicle to you.

Lease gap coverage

Is your firm currently leasing any of the vehicles in the company fleet?

In the event of a total loss to a leased covered auto for which the lessor has been added as an additional insured, we will pay the outstanding balance of the lease (excluding taxes, penalties, and overdue amounts) if it exceeds actual cash value.

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 and conditions of the policy prevail. For details on this or any of The Hartford's programs, contact your Middle Market representative, or visit the EBC.