



CUSTOMIZED INSURANCE PROGRAM

Business Coverage Blended for Food Processors

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Your Main Menu of Protection

Would your insurance protect you if ...

- One of your top-selling products were contaminated and required a recall?
- You lost substantial revenue because your refrigeration system broke down while it was filled with perishable food items?
- A batch of one of your food products became contaminated during processing and you had to destroy it?

If the answer to any of these questions is “no,” it’s time for you to take a closer look at The Hartford’s program for Food Processors — a comprehensive insurance package specifically designed for your industry.

The Hartford Has the Right Recipe

With today’s concern over food safety — and the growing number of federal regulations — you need to make sure your business is fully prepared to face a potential crisis. At the same time, equipment is more expensive. Relationships with employees and customers are more complex. These situations can also pose serious financial threats to your business. Especially if they’re not adequately addressed by a comprehensive insurance plan.



That's where The Hartford comes in. Because we've spent years insuring food processors like you, we've engineered a program to provide the key coverages and services you need to protect your business, including:

- Insurance for Your Property
 - Equipment Breakdown Coverage
 - Business Interruption Coverage
 - Insurance for Domestic Shipments
- Electronic Vandalism Coverage
- General Liability Coverage
- Product Recall Coverage
- Employment Practices Liability Coverage
- Commercial Automobile Coverage
- Workers' Compensation Insurance
- International Coverage*

Property

Our Property ChoiceSM product combines a broad range of coverages into one policy including:

- Built-in Equipment Breakdown.
- Expediting Expense.
- Accounts Receivable.
- Coverage for valuable papers such as your recipes and batch records.
- Protection against property that is damaged or destroyed, even if it's away from the company's location or in transit.
- Coverage for Commodity Stock, which is automatically included at market value.
- Brands and Labels coverage, to protect against loss or damage to your stock.
- Protection against financial loss caused by interruption of utility services away from your location.
- An expansion of the traditional definition of Business Personal Property to include machinery and equipment, stock (including finished products awaiting distribution), computer equipment and computer media and data.

Our Property ChoiceSM product combines a broad range of coverages into one policy.

Our electronic vandalism coverage protects you against risks of doing business over the Internet.

- Optional Business Income coverage to replace income lost if your operations had to be suspended because of a covered cause of loss.

Property Choice also offers Combined Additional Protection (CAP), which provides additional limits at the time of loss for a combination of coverages, such as Buildings and Business Personal Property.

Electronic Vandalism

Computers are major tools of the trade. But where there are productivity rewards, there are also financial risks. Our built-in electronic vandalism coverage is designed to

protect you against those risks as you bring computer technology and the Internet into your business.

It extends our property coverage to include a higher level of insurance protection. Among its many features, the coverage includes:

- Direct physical damage to computer equipment, media, data, and software caused by viruses, hackers and other attacks.
- Optional business interruption coverage, which includes loss of business income as a result of cyber attacks.

General Liability

This coverage provides essential protection against financial loss that may result from claims involving your products or processing facilities. Food processors have particular liability needs not always addressed by insurers.

At The Hartford, we offer a food processors liability program that can provide a full range of coverages. Our innovative liability products include:

- Product Recall Expense.
- Employment Practices Liability.

*Coverage provided through a strategic alliance with ACE USA US International.

- Optional CyberFlex® endorsement, which covers libel, slander or copyright infringements that occur within or on your Web site or over the Internet. We can also cover your liability for the advertisements or content of others that may appear on or be linked to or from your Web site**.

Product Recall Expense

No food processor wants to even think about a product recall, but accidental or deliberate contamination of products is a real threat today. Just one unprotected recall could close your business's doors forever. That's why we offer Product Recall coverage as an optional ingredient in our program, designed to protect you from the costs associated with removing products from the marketplace. Product Recall Expense coverage applies to recalls of your food products that can harm consumers because they've become contaminated or spoiled by the ingredients you used, your manufacturing process or unsafe packaging. As an option, this coverage may be extended to replace the defective product that you must recall.

Employment Practices Liability

Hundreds of employment practices lawsuits are filed every day, and every company that has employees is at risk. The Hartford's Employment Practices Liability Insurance coverage helps protect your company against liability from many wrongful employment practices, such as discrimination, sexual harassment and wrongful termination.

Additional Coverages

The Hartford's Food Processors program also offers the following coverages:

Commercial Auto

The Hartford offers commercial auto coverage for your firm's company vehicles. Physical damage coverage for hired autos is one of the many enhancements available through our program.

We offer innovative liability products to address your particular needs.

Workers' Compensation

Our workers' compensation policy provides coverage for work-related losses. In addition, we have loss prevention experts who can consult with you to help reduce workplace risks — before they become claims.

International Coverage

More and more food processors have some international operations. These may be as simple as sending a sales rep on an overseas business trip. Or they may be more complicated and involve property owned in another country.

The Hartford, in alliance with the ACE Group of Companies, can provide the property and liability insurance you need to protect all of your company's foreign operations. We can also provide emergency medical, legal and security assistance for your employees and their families outside the U.S.

Services

Reducing Your Risk of Loss

The Hartford's trained loss control specialists understand how food processors and distributors operate and offer a full complement of specialized services that help manage the risks your business faces every day. You can also find risk management tips, technical updates, equipment breakdown and safety assessment checklists, and links to other food industry Web sites at mb.thehartford.com/food. One of our site's most popular features is "Ask an Expert," which enables clients to get online answers from The Hartford's Loss Control team. In addition, our Web site has schedules and registration details about The Hartford's emergency preparedness planning seminars.

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 TeleClaim — a 24-hour loss notification system. By calling (800) 327-3636, you can

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

report a claim as soon as it happens. We also provide medical networks, medical bill review, an Auto Customer Repair Service Program, fraud detection, and subrogation and recovery services. Our industry-leading 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.

International Information Resource

As a Hartford client, you'll have password access to the International Trade Data Network (ITDN). This Web site offers businesses like yours a wealth of information about global marketing issues — from trade-related directories, to currency exchange information, to overseas trade contact information. The Hartford sponsors the ITDN site as part of its commitment to helping businesses succeed in the global marketplace. Visit the site at www.itdn.net.

Financial Strength. Industry Leadership.

An insurance program is only as good as the company that stands behind it. You can be confident knowing that The Hartford is one of the oldest and most financially stable insurers in the country. We have more than 190 years of experience in meeting — and exceeding — customers' expectations. You can count on The Hartford to be here for you, whenever you need us.

To learn more about the many advantages The Hartford can offer your business, please contact an independent agent or visit our Web site at mb.thehartford.com. 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.