

General Liability Choice

Insurance coverage for midsize businesses

In today's litigious society, protection against lawsuits and other liabilities is essential. While you can try to protect against most risks, you can't guard against them all. That's why, the broader your liability protection, the better.

At The Hartford, we're known as pioneers in providing general liability coverage that's broader in many areas than industry standards. We continue to take this trend-setting role with our General Liability Choice coverage. Designed for midsize businesses, GL Choice offers the broad coverage you've come to expect from The Hartford — coverage that can even extend to your use of Internet technologies.

And we offer so much more. With GL Choice, you're getting one part of a total solution from The Hartford — a solution that can also include

property, automobile, workers' compensation, umbrella, marine and international coverage. You'll also find that our loss control services give you access to trained loss control specialists who understand your business and can help you manage the risks your business faces every day. Our industry-leading claim service, too, is second to none in its comprehensive nature and responsiveness. We can help you save money on insurance costs, get injured employees back to work as soon as possible, and keep your business running.

Essential Enhancements

The Hartford's GL Choice policy automatically includes many enhancements that exceed industry standards — enhancements that are more essential today than ever before. Here are just a few of the coverages integral to GL Choice:

General Liability Choice Coverage Highlights

What we cover:

How you'll benefit:

Bodily injury to others

If your business is held legally liable for the injuries of others, your Hartford policy protects you with coverage that includes claims for mental anguish resulting 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 policy, we'll automatically extend that status to them. We'll also provide them with primary coverage if that's required.



General Liability Choice Coverage Highlights

What we cover:

How you'll benefit:

Damage to the property of others

Our liability insurance protects you if you're responsible for damage to the property of others. We extend this coverage to include borrowed equipment that's damaged at your job site while it's not being used.

Your products or completed operations

Included in our general liability policy is coverage for claims arising from the products you sell or the services you complete.

Incidental medical malpractice

Our bodily injury coverage automatically protects you for the incidental medical malpractice of your employed healthcare professional.* We extend this coverage to your nurses, EMTs or paramedics.

* This coverage extension is not available to those in the healthcare services business.

Damage to the premises you rent or occupy

Our policy 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.

Personal and advertising injuries

With our policy, you'd be protected 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. We'll protect you if others claim you infringed on their copyrights in your advertisements or that you copied their advertising ideas.

Medical payments

We provide up to \$10,000 in medical expenses for non-employees injured on your premises or because of your operations. This includes first aid and other medical expense incurred up to three years after the injury. You do not need to be legally liable for these injuries for us to pay.

e-Business activities

Our special CyberFlex® endorsement can extend personal and advertising injury liability protection to your entire Web site, including claims that may arise because of your Web site content, chat rooms, bulletin boards, or advertisements. We can also cover your vicarious liability for the advertisements or content of others that may appear on or be linked to from your Web site.*

* This coverage option is not available to those in media or Internet related businesses, or those with a majority of retail sales over the Internet.

If you want more information about how The Hartford can protect businesses like yours, visit our web site, www.mb.thehartford.com or contact your agent or broker.

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.