

Metalworkers Program

An Opportunity to Bond with Metalworkers

Mid-sized metalworking businesses offer a significant and profitable sales opportunity. Countrywide, there are more than 22,500 middle market metalworking shops, representing a potential commercial premium of nearly \$1.27 billion. To unlock this potential in your territory, contact your Middle Market Sales Underwriter today!

The Hartford understands how this industry – and its risk of financial loss – has changed over time. We can help you strengthen your sales efforts with a complete program of coverages especially for metalworkers.

Eligibility

The Hartford has long served as a premier market for manufacturing businesses. Our Metalworkers Program offers coverages tailored to meet a broad range of metalworking businesses – from machine shops, tool and die makers and metal parts producers to machinery parts manufacturers, sheet metal operations and metal products firms. Contact your Middle Market Underwriter for a complete list of eligible businesses.

Property Choice, with our Metalworkers SPICE Endorsement

The Hartford's state-of-the-art, independently rated Property Choice product addresses the unique needs of metalworking businesses. Some of the features of particular interest to metalworkers are:

- Built-in Equipment Breakdown
- Optional Functional Replacement Cost
- Coverage for personal property under your client's care, wherever it may be – at a subcontractor's or customer's site, on exhibition, even in transit*
- Expense coverage for premises pollution cleanup and removal*
- Replacement cost coverage for patterns, dies and molds in your client's care, including theft*
- Precious metals coverage, including theft*
- Valuation based on market value at the time and place of loss or damage. Stock is automatically included.
- Payment for a covered loss to finished goods on premises is based on a manufacturer's selling price that includes anticipated profits, minus discounts and expenses that would have been incurred.

**Subject to specific limits and/or conditions.*

ISO 9000

The Hartford recognizes the dedicated effort required to obtain the ISO 9000 certification – and what it says about a firm's commitment to quality. We reward businesses that have earned this designation with a 15% credit toward their products/completed operations premium.

Optional Coverages

Errors and Omissions

E&O coverage for the Metalworkers Program is offered on a claims made basis, and covers losses resulting from design, installation or manufacturing, including:

- Business Injury Liability – covers costs the insured is obligated to pay for the loss of use of tangible property not physically injured (or if property fails to meet certain specifications of performance or quality).
- Product Physical Injury – covers damages the insured is obligated to pay for loss due to sudden and accidental injury to the insured's product after it has been put to its intended use.

Product Recall

The Product Recall Expense option is an important extension of coverage for metalworking businesses. The Hartford's Metalworkers Program features industry-leading coverages many competitors do not offer, such as:

- Good Faith Advertising Expense – included with a \$10,000 limit for costs the insured incurs to restore its reputation and regain customers' confidence after a recall.
- Tampering – whether threatened or actual.
- 3rd Party Recall – covers expenses incurred by others, such as distributors or customers.
- Cost to Replace – extends the product recall coverage to provide for expenses of replacing, repairing or remanufacturing a covered product withdrawn from the market. Limits from \$25,000 to \$500,000, with conditions.

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

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

