

Plastics Program

An Effective Way to Shape New Business

Mid-sized plastic fabricators provide a substantial and profitable sales opportunity for your agency. Country-wide, there are 19,606 middle market plastics businesses representing a potential commercial premium of \$353 million. For more information about the market potential in your area, please contact your Middle Market Sales Underwriter.

The Hartford understands how this industry – and its risk of financial loss – has changed due to the advent of computer technology. Based on our long-term experience in this field, we can help you shape new sales opportunities with plastics business.

Eligible Businesses

Our program is targeted for plastics fabricators that are involved in thermoplastic or thermoset operations using injection, extrusion, molding and aqua jet processes, including:

- Plastic parts manufacturers
- Plastic pipe and tube manufacturers
- Plastic bottle makers
- Plastic plumbing fixtures manufacturers

Property Choice

The Hartford's state-of-the-art, independently rated Property Choice product is specially designed to address the unique needs of plastics fabricating businesses. Some of the features most important for this industry include:

- Built-in Equipment Breakdown coverage
- A high, flexible limit on Personal Property including Computers, Electronic Media and Personal Property of Others
- Optional Functional Replacement Cost

Protection Against Online Business Interruption

With Property Choice, your customers are automatically protected against loss of income caused by a Web site failure. For example, if a lightning strike knocks out your customer's Internet service provider, Property Choice covers up to \$25,000 in lost business income.

Optional Coverages

Errors and Omissions

E&O coverage for the Plastics 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 its intended use.

Product Recall

The Product Recall Expense option is an important extension of coverage for plastics businesses.

The Hartford's Plastics program features industry-leading coverages many competitors do not offer, such as:

- Good Faith Advertising – expense is included with a \$10,000 limit for costs insureds incur to restore their 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.

For more information, visit our [Plastics 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.

