



CUSTOMIZED INSURANCE PROGRAM

An Insurance Program Designed to Keep Your Presses Rolling

WHEN YOU'RE
RUNNING A BUSINESS,
INSURANCE COVERAGE
CAN BE THE LAST
THING ON YOUR MIND.
BUT IT'S THE FIRST
THING YOU THINK
ABOUT WHEN SOME-
THING GOES WRONG.
THAT'S WHY YOU
SHOULD PROTECT
YOUR BUSINESS WITH
THE HARTFORD'S
PRINTERS PROGRAM.
THIS PROGRAM OFFERS
THE CUSTOMIZED
INSURANCE COVERAGE
YOU NEED TO HELP
KEEP YOUR PRINTING
BUSINESS RUNNING
SMOOTHLY.

Is your insurance policy worth the paper it's printed on?

Would your current insurance...

- Pay for the damage you inadvertently caused a client when you printed the wrong date on a concert announcement?
- Pay the cost to reprint this concert announcement with correct information?
- Pay the extra cost to have replacement parts expedited from Europe after your six-color press breaks down?
- Cover the cost of having your pre-press computers repaired after electrical damage from a lightning strike?
- Protect against financial losses caused by a computer virus infecting your system and destroying valuable customer data?

If the answer to any of these questions is "no," it's time for you to take a closer look at The Hartford's Printer's Program — a comprehensive insurance package designed specifically for the printing industry.



Protection that Matches Your Specs

Based on years of experience working with the printing industry, The Hartford has designed a comprehensive program that meets your highly specialized insurance needs, including:

- Property Coverage
- Equipment Breakdown Coverage
- Electronic Vandalism Coverage
- General Liability Coverage
- Printer's Errors and Omissions Coverage (with optional Correction of Work)
- Employment Practices Liability Insurance
- Commercial Automobile Coverage
- Workers' Compensation Insurance

Unmatched Insurance Coverage

With The Hartford, your business is secured by insurance protection that's unmatched in the industry. We understand that running a printing operation isn't like any other kind of business. So we've developed a commercial insurance program that specifically addresses the many challenges you face every day. Here's an overview of some of the most important coverages and services we offer through the Printers program.

Property

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

- Built-in Equipment Breakdown to cover the cost of repair expense when a press or other equipment breaks down. What's more, we have \$100,000 of expediting expense built into our Supplemental Property Insurance Coverage Endorsement (SPICE). So, you don't have to worry about having a vital replacement part — and perhaps a repair technician — sent to your business ASAP from anywhere in the world.
- Broadened definition of Personal Property, to include machinery and equipment, stock (including finished products awaiting distribution), computer equipment, and computer media and data.
- Accounts Receivable.

- Coverage for goods while being worked on by others or in temporary, off-site storage.
- Goods in transit.
- Valuable Papers, such as records, master copies, tools and dies.
- Combined Additional Protection (CAP) provides additional limits at the time of loss for a combination of coverages, such as Buildings and Business Personal Property.

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

We also offer optional coverage for business income lost as a result of an interruption in operations, such as the breakdown of a press. Taken together, the combination of our Property Choice product and SPICE endorsement offers one of the broadest property packages in the industry.

Electronic Vandalism

Computers are indispensable tools in today's printing business. But where there are productivity rewards, there are also financial risks. Our built-in electronic vandalism coverage is designed to protect printers against these risks as they bring computer technology and the Internet into their existing business practices.

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 includes loss of business income as a result of cyber attacks.

General Liability

Our General Liability package includes automatic coverage for additional insureds that are required by contract, as well as newly acquired or formed organizations. Also available:

- Optional product recall coverage.
- 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*.

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

Printer's Errors and Omissions

A small mistake can lead to big problems for you and your clients. Errors such as an omitted page in an instruction manual or an incorrect price in a catalog can cost your clients revenue and lead to substantial expenses. The Hartford's Errors and Omissions coverage offers protection against these economic damages.

The Hartford's program includes the following coverages:

- Printers liability for financial damages to a third party.
- Expense of withdrawal or inspection because of known or suspected errors that would likely result in damages.
- Optional cost to correct your firm's work.

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 helps protect your company against liability from many wrongful employment practices, such as discrimination, sexual harassment and wrongful termination.

Additional Coverages

Commercial Auto Coverage

The Hartford provides 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.

Workers' Compensation

Our workers' compensation policy provides coverage for work-related losses, including injuries and illnesses for employees traveling on business. What's more, our policy offers reimbursement for your reasonable expenses to help us settle a claim. We also have loss prevention experts who can consult with you to help reduce workplace risks — before they ever become claims.

Services

Reducing Your Risk of Loss

We provide effective loss prevention solutions through our newsletter, "PressCheck," which is published three times a year for our program

clients. Hartford clients will also find risk management tips, technical updates, equipment breakdown and safety assessment checklists, and links to other printing industry Web sites at mb.thehartford.com/printers. 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.

The Hartford's trained loss control specialists understand printing operations and offer a full complement of specialized services that help manage the risks your business faces every day.

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

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 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 presses and business running.

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 printing company, 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.