

# Publishers Insurance Program

*Delivering Greater Value in Middle Market*

## Building Strong Agency Relationships — an Opportunity to Book More Sales

Midsize publishing businesses offer a growing and profitable sales opportunity. Countrywide, there are more than 4,600 such businesses in the middle market alone, representing nearly \$150 million in commercial premiums. Please contact your Middle Market Sales Underwriter for more information about the market potential in your area.

## Eligibility

Eligible publishing accounts include: newspaper publishers, periodical and book publishers, data base and directory publishers and other publishers.

## A Comprehensive Package Aimed Specifically at the Publishing Industry

The Hartford understands this industry and their insurance needs. We can help you get on the same page as customers by offering a complete program of coverages designed for this industry.

## Innovative Products

### Property Choice<sup>SM</sup>

The Hartford's state-of-the-art Property Choice product addresses the unique needs of publishers with a number of specific coverage features that are meaningful to businesses in the industry. Some of the features of special interest are:

- Built-in Equipment Breakdown Coverage.
- Computer Equipment, Media and Data automatically included in the definition of covered property.
- Coverage for Electronic Vandalism.

- Worldwide Business Travel coverage.
- Up to \$1 million in coverage for Newly Acquired Buildings and up to \$500,000 in coverage for Newly Acquired Business Personal Property.

In addition, our **Communications and Media SPICE** endorsement offers important coverage extensions, including coverage for:

- Business Personal Property at Unnamed Premises.
- Utility Services.
- Extra Expense.

### General Liability Choice

The Hartford's experience insuring publishers has made it possible for us to develop independent rates for this industry, giving you and your clients the benefit of a highly flexible rate structure designed to better reflect the unique exposures of individual businesses.

Some of the key coverages are:

- Automatic Additional Insured as required by a written contract.
- Vendors, volunteers, employees, and lessors of equipment on premises as insureds.
- Mental anguish if it arises out of bodily injury, sickness or disease.

### For more information, visit our **Communications and Media site on the EBC.**

This document outlines in general terms the coverages afforded under the policy. 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 coverages terms and conditions of the policy prevail.

