

Special Trade Contractors Insurance Program

Delivering Greater Value® in Middle Market

Building Strong Agency Relationships – an Opportunity to Increase Sales

Midsized contracting businesses offer a significant and profitable sales opportunity. Countrywide, there are 39,106 middle market contractors representing a potential commercial premium of \$7.3 billion. For more information about the market potential in your area, please contact your Middle Market Sales Underwriter.

Eligibility

This program provides you with the power tools you need to build your special trade contracting business. Designed to meet the need of many different businesses, this program targets trades including HVAC, Plumbing Contractors, Electrical Contractors, Drywall, Plaster and Ceiling Contractors, Masonry, Tile and Stone Contractors, Floor Contractors, Siding Contractors, Sheet Metal Contractors, Painting and Paperhanging Contractors, Fencing Contractors, and Interior Carpentry Contractors.

Innovative Products

General Liability Choice

The Hartford's experience insuring contractors 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. Waiver of Subrogation and Additional Insured coverage are automatically included in our basic form, so there is no need to endorse them.

Special Trade Contractors Broad Form Endorsement provides additional key coverages including:

- Damage to Your Work.
- Contractors' Limited Professional Liability.
- General Aggregate Limit of Insurance Per Project.
- Motor Vehicle Laws Coverage.
- Truth in Lending Errors & Omissions.

Limited Pollution Endorsement

Special trade contractors may have significant pollution loss exposures relating to their business operations. The Hartford has developed an optional endorsement to help meet their pollution liability insurance needs. Protection is provided for bodily injury, property damage and clean-up costs from covered incidents and arising from pollutants the contractor brings onto the job site. Special features include:

- Occurrence based liability coverage.
- Defense expense coverage in addition to the limits of insurance.
- Limits available up to \$300,000.
- Minimum premiums starting as low as \$250.

Property Choice®

The Hartford's state-of-the-art Property Choice product addresses the unique needs of contractors. Some of the features of special interest to contractors are:

- Unnamed Premises Installation Coverage (\$50,000 sublimit).
- Underground water seepage.



Special Trade Contractors SPICE® Endorsement provides additional important coverages, including:

- Business Personal Property in transit and at unnamed locations (\$100,000).
- Contract Penalties Revision (\$25,000).
- Contractors Equipment (\$25,000, with \$5,000 sublimit for any one item).
- Lock Re-keying or Replacement (\$2,500).
- Employee Tools (\$50,000 per occurrence, \$5,000 sublimit for any one employee).
- Business Income (\$25,000).
- Employee Theft (\$50,000), Forgery (\$50,000) and Money & Securities (\$15,000) – these features add basic crime coverage, eliminating the need for a separate policy (and premium) for those insureds who do not require higher limits.

Automobile Coverage

The Hartford has a complete solution in place for contractors' auto exposures, covering owned vehicle fleets as well as rental vehicles and non-owned autos. On every auto policy where we are covering vehicles owned by the contractors' company, we automatically attach our broad form endorsement. This endorsement provides additional coverage such as broad form insureds, lease gap coverage and glass repair waiver of deductible.

Workers' Compensation

The Hartford, one of the nation's ten largest workers' compensation providers, offers special trade contractors a comprehensive portfolio of workers' compensation coverages and services. We have customized broad form endorsements that go above and beyond the standard workers' compensation policy. Our basic option (no extra cost) provides your special trade contractors clients with extensions such as Employer's Liability Stop Gap, 60-day provision to notify us to add states where your clients have set up new operations, and voluntary compensation for employees not covered by state statutes.

Our extended option (available for a small additional charge) includes all the enhancement in our basic option plus: Foreign Voluntary Compensation to protect employees who travel overseas, increased limits for Employers' Liability insurance, and a waiver of our right to recover from other liable parties if a signed agreement is in place requiring the waiver.

Umbrella Coverage

The Hartford's umbrella coverage is designed to begin where our primary coverage ends, presenting consistent, continuous coverage. The broad scope of coverage extends over primary general liability, and auto liability. Umbrella limits are available up to \$15 million.

Inland Marine – Contractors Equipment Coverage

Contractors equipment coverage applies to equipment and tools used in various construction activities. Protection is provided for all types of equipment, from small precision tools to large earth-moving machines, including:

- Typical contracting equipment, such as bulldozers, endloaders, scrapers, conveyors, and compressors.
- Material-handling equipment, such as forklifts.
- Grounds keeping equipment, such as lawn tractors and snowplows.

Designed to give special trade contractors more power, this coverage protects equipment that is being used at a job site from damage or theft. This provision covers newly acquired, leased or rented equipment that is damaged or lost as a result of a covered loss. *(Coverage does not apply to contractor's equipment that is leased to others.)*

Inland Marine – Installation Coverage Endorsement

The Hartford's installation coverage is designed to provide coverage for property and materials special trade contractors install for others. For example, this coverage can protect plumbing and electrical equipment, air conditioning equipment and printing equipment during installation. Coverage is provided for property and materials while special trade contractors are completing a job, before the job is accepted by the purchaser, during the course of installation, while in transit, at the site of installation, and in temporary storage.

For more information, visit our Special Trade Contractors Program 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.