

Coverages for Wholesale-Distribution Industry

Putting Our Strength to Work for You

The National Association of Wholesaler-Distributors (NAW), representing more than 40,000 member companies across the country, has endorsed The Hartford as its preferred provider of commercial property-casualty insurance. NAW chose to partner with The Hartford because of our reputation for quality, financial strength and stability, commitment to this market, and proven ability to meet the needs of wholesaler-distributors, including those with complex exposures.

Building Strong Agency Relationships — an Opportunity to Increase Sales

Midsized wholesale-distributors offer a significant and profitable sales opportunity. Wholesaler-distributors represent a potential commercial premium of over \$8 billion. For more information about the market potential in your area, please contact your Middle Market Sales Underwriter.

Appetite

Our coverage is designed for wholesale operations that purchase commodities or goods manufactured by others and resell them to another business, or non-profit organization. Our appetite is aligned with the durable goods sector, such as distributors of appliances, electrical equipment, furniture and fixtures, hardware and tools, heating and air conditioning, machinery and equipment, office furniture, and importers.

Innovative Products

Property Choice®

The Hartford's state-of-the-art Property Choice coverage provides a number of features designed to meet wholesaler-distributors' unique insurance needs. Some of the coverages of particular interest to these businesses are:

- Equipment Breakdown
- Property in Transit – \$50,000*

(continued on the reverse side)

- Property at Unnamed Premises
 - Buildings – \$100,000*
 - Business Personal Property – \$50,000*
- Brands & Labels – \$50,000
- Web site Business Income – \$100,000
- Combined Additional Protection – \$250,000 available for 10 coverages including Buildings and Personal Property, Accounts Receivable, Leasehold Improvements, Pairs and Sets.

Wholesalers SPICE® Endorsement provides important coverage extensions in the areas of Crime, Property, and Business Interruption, including Dependent Properties Worldwide. This coverage recognizes the increasing globalization of this industry by extending Business Income protection (if purchased) to dependent properties around the world.

General Liability ChoiceSM

Some of the key coverages are:

- Automatic Protection for Vendors when the wholesaler is required by contract to include them as additional insureds.
- A broadened “who is insured” provision extending coverage to unnamed subsidiaries not insured elsewhere.
- Expanded coverage for premises you rent includes your contractual liability for damage by fire, lightning, and explosion.
- Expanded Coverage for damage to property resulting from the use of reasonable force to protect persons or property.

Workers’ Compensation

The Hartford is one of the nation’s ten largest workers’ compensation providers. We offer two versions of our customized broad form endorsement that go above and beyond a standard workers’ compensation policy. Our basic option provides your wholesale-distribution clients with extensions such as Employer’s Liability Stop Gap, which allows for a 60-day period 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 an additional charge) includes all the enhancements 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.

Automobile Coverage

The Hartford has a complete solution in place for wholesale-distributors’ 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 business, we automatically attach our broad form endorsement. This endorsement provides additional coverages such as broad form insureds, lease gap coverage and glass repair waiver of deductible.

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.

For more information, visit our Wholesale-Distribution site on the EBC. Navigate to Commercial Home, Products & Services, Middle Market & Specialty Practices, and click on Middle Market.

The NAW Service Corporation receives compensation from The Hartford for NAW’s endorsement and promotion of the commercial insurance products and services of The Hartford. NAW and NAW Service Corporation are not licensed insurance producers or agents of The Hartford. All Hartford insurance products and services are sold through licensed producers or independent agents of The Hartford.

*Higher limits are available

This document outlines in general terms the coverages that may be afforded under a Hartford policy. Coverages may differ in availability by state. All coverages are individually underwritten. All policies must be examined carefully for any exclusions, limitations or any other terms or conditions that may specifically affect coverage. In the event of a conflict, the coverages, terms and conditions of the policy prevail.