

Workers' Compensation

Insurance coverage for midsize businesses

As a businessperson, you know that one of your most important assets is your people. So when a key employee suffers a work-related injury or illness, you feel it – not only in your concern for the individual's well-being – but also through indirect costs, such as lost productivity. Ultimately, employee injuries can impact your insurance premiums and your profitability.

When it comes to purchasing workers' compensation insurance, you need a carrier that has the capabilities to address these indirect costs by helping you get injured employees back to work as quickly as is medically appropriate – and assist you in preventing workplace injuries and illnesses.

You can expect that and more from The Hartford. As one of the 10 largest workers' compensation providers in the nation, The Hartford offers a nationwide presence and expert assistance in handling your claims.

Only a nationwide carrier like The Hartford can cover your statutory workers' compensation obligation in every state where private carriers are permitted to provide this coverage.

In addition, The Hartford offers a unique broad form endorsement designed to protect you from any unpleasant surprises should you incur certain unknown and unanticipated exposures not covered by the standard workers' compensation contract. Because not every insured's needs are the same, we offer two versions of this endorsement.

Our **basic option** is offered at no additional charge and includes:

- Reimbursement for your reasonable expenses, including loss of earning, incurred on our behalf in connection with a claim, proceeding or suit we defend.
- Employer's liability stopgap for all states where workers' compensation is provided by a monopolistic state fund.
- Voluntary compensation for your employees who are not covered by state statute.
- Sixty days – versus the industry standard of 30 days – to notify us to add states where you have newly set up operations.
- Fifteen days – versus the industry standard of 10 days – to notify you in the event we cancel the policy.

Our **extended option** is available for a small additional charge and includes all of the enhancements offered in our basic option, plus:

- Increased limits for employers' liability insurance
- Waiver of our right to recover from other parties liable for an injury to your workers in those instances where you have signed an agreement with the other party requiring such a waiver



- Foreign voluntary compensation to protect your employees who travel overseas
- USL&H to cover your obligation to provide these federal benefits if an employee should unexpectedly be found subject to the act.

Cost-Saving Services

The Hartford offers a wealth of loss control and claim services. These include:

- **Assistance in Making Your Workplace Safer** – The Hartford offers convenient access to loss control advice. Through our Web site mb.thehartford.com, you can submit safety-related questions through “Ask a Professional.” We promise to respond quickly, provide you with knowledgeable guidance – and keep your inquiry confidential. Our site also offers helpful technical information on safety topics such as security, ergonomics, natural catastrophes, and more. In addition, our site offers links to Web sites from qualified vendors who provide discounts on safety-related equipment, as well as advice on meeting OSHA requirements.
- **Medical Bill Review** – The Hartford scrutinizes medical bills submitted to correct any erroneous charges, and to apply negotiated discounts. In 2004, we saved an average of \$273 per medical bill through our Medical Bill Review program. Ultimately, these savings have an impact on the insurance premiums our customers pay.

- **Team•WorkSM** – The Hartford offers the tools you need to implement your own return-to-work program. Our focus is on managing abilities and helping to get your injured workers back to gainful employment as soon as possible. Our rehabilitation professionals, located across the country, work with employees, doctors, adjusters and employers to provide transitional employment and vocational services. Through Team•Work, we can help get your injured employees working again and, ultimately, help control your loss costs.

Why Choose The Hartford

With workers’ compensation insurance from The Hartford, you get the coverages you need at a competitive price. And you have peace of mind knowing that a financially stable insurance company with more than 190 years of expertise is protecting your business – and working to help you improve workplace safety.

To learn more about how The Hartford can protect businesses like yours, contact your Hartford agent or broker, or visit us at mb.thehartford.com.

This document outlines in general terms the coverages afforded under the policy. In the event of a conflict, the terms, conditions and exclusions of the policy prevail.