



## Top 10 reasons to place your metal manufacturing clients with The Hartford

Let's partner together to offer metal manufacturers *360° of Protection* with comprehensive coverage from The Hartford. Take a look at the top 10 reasons why you can count on us to be your go-to carrier for the metal manufacturing industry:

### 1 **Property Choice® with metalworkers**

**SPICE®**, our Specialized Property Insurance Coverage Endorsement:

- Values manufactured stock at selling price
- Includes electronic vandalism in the business personal property limit
- Covers newly acquired business personal property (e.g., new machinery) at scheduled premises for up to \$1 million for up to 60 days
- Covers business personal property in transit or at unnamed premises for up to \$100,000
- Deletes the limitation on employee tools theft

2 **Business income** (business interruption) provides coverage for off-premises utility service interruption and dependent properties anywhere in the world.

### 3 **GL Choice®** automatically provides:

- Coverage for suppliers and others if your client is required by written contract to add them as additional insureds
- Primary, non-contributory other-insurance status for additional insureds with whom your client agrees in writing

- Contractual liability coverage for bodily injury and property damage for which your client has assumed responsibility under a written contract

4 **Manufacturers E&O** protects against claims that your client's customers may bring for economic losses they suffer as a result of a manufacturing mistake. Such losses are not covered by GL policies.





- ⑤ **Product recall expense** coverage applies to:
  - Your client's products
  - Products of which your client's product is a component part because of a default, inadequacy or dangerous condition in your client's product
  - Product tampering
- ⑥ **Workers' compensation** premium can be paid with our XactPAY® pay-as-you-go billing option, which matches your clients' premium payments to their actual payroll. XactPAY not only helps your clients manage their cash flow, it also mitigates audit surprises.
- ⑦ **Industrial hygiene service** – provided by our certified industrial hygienists and backed by our AIHA-accredited industrial hygiene laboratory – helps your clients provide a safer work environment by analyzing chemical, physical and biological hazards.
- ⑧ **Loss Control consultants** provide risk management support on topics important to metal manufacturers, including:
  - Ergonomics
  - Machine safeguarding
  - Product safety and product recall planning
  - Contractual risk transfer
  - Business continuity

- ⑨ **Claims services** are supported by:
  - 500,000+ health care providers with negotiated rates in our preferred medical provider networks
  - 30+ staff law firms and 400+ panel law firms that manage cases requiring specialized expertise
- ⑩ **International Choice** protects manufacturers that export products or have employees who travel abroad, but have no physical presence or permanent employees overseas. Most GL policies only cover lawsuits brought in the U.S.

Other optional coverages and services, as well as limits higher than those cited, may be available for additional premium.

Combine our package coverages with our competitive workers' compensation products to provide *360° of Protection* for metal manufacturers.

**Contact your Middle Market representative to design *360° of Protection* for your metal manufacturing clients.**

This document provides an overview of coverages and services. Coverages may differ by state. All coverages are individually underwritten. For a complete description of coverage terms, including limitations, exclusions and conditions, refer to the insurance policy. In the event of a loss, the terms of the policy issued will determine the coverage provided. All information and representations herein are as of November 2013.

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