

Business Insurance for Metal Manufacturers

An insurance program designed to your specifications



Protecting Your Investment

Precision manufacturing is what your customers expect from you. Your success depends on your commitment to the highest quality metal fabrication. Yet while you're focused on your quality control, equipment maintenance and production schedules, you still have to run the administrative side of your business.

If a fire destroyed your finished goods waiting for shipment, would your insurance reimburse you for their true worth? If your personal identity were stolen, could a poor personal credit report negatively affect your business? Could you afford to take the time away from your business to reinstate your identity?

At The Hartford, we are focused on protecting your business. By offering you coverages that may not be included in policies offered by other carriers, our small business insurance is truly designed with businesses like yours in mind.

Planned for your Needs

The Hartford's small business owner's policy, called Spectrum, has core business coverage that is top of the line. We have also bundled important protection into optional packages like our Super Stretch for Metal Manufacturers, which was created for businesses like yours. It provides over three dozen coverages at a savings as compared to the price you would pay to buy them individually – including a blanket limit of \$250,000 for six key coverages. Here are a few examples of the protection this endorsement offers:

- **Off-Premises Utility Services**

Extends coverage to include loss or damage to your property and stock caused by interruption of off-premises water, communication or power supply services, even when not owned by you. Also available as an option that protects your business income.

- **Product Contamination**

Helps pay for expenses you incur as a result of an accidental contamination of your product during the manufacturing process at your facility. Covers its loss of marketability, including product sold but not delivered.

- **Product Recall and Replacement**

Helps cover you against the unexpected cost of recalling your product from the market due to faulty design, errors in manufacturing or intentional tampering of your products that may cause harm to your customers or the public. Plus, coverage is extended to provide for the costs of replacing the recalled products.

- **Transit Coverage**

Extends your coverage for loss or damage to business personal property to apply to shipment by common carrier.



- **Valuable Papers and Records**

Protects the value of your time, work and research to re-create your customer records or files if they are damaged or destroyed by a covered loss.

- **Valuation Changes – Manufactured Goods**

Values your manufactured goods at your selling price, less discounts and expenses you would normally have incurred, in the event of a covered loss.

In addition, you have the option to buy this important coverage:

- **Limited Pollution Coverage**

Provides coverage for specific events involving pollutants that occur as a result of your operation. Although pollution damages are not normally covered in a standard business owner's policy, The Hartford offers an exception through this option.

Spectrum Core Coverage

When your business is protected by Spectrum, you'll be covered for a wide range of liability and property risks common to your industry. Here are some examples of the basic coverages provided by Spectrum:

- **Identity Recovery Coverage**

The Hartford's identity recovery coverage includes services such as:

- *Identity Recovery Help Line*
- *Identity Recovery Case Managers*
- *Expense Reimbursement up to \$15,000*

- **Building and Business Personal Property**

Your Spectrum policy contains coverage to repair or replace your building and any equipment, stock, furniture, or fixtures that you own. There's a lot of business property coverage included in Spectrum, such as:

- **Building and Contents**

Helps cover your buildings and/or business contents if they are destroyed because of a covered loss. You'll receive the full cost to replace your property up to a limit you select when you purchase your policy.

- **Dependent Property**

Helps protect your business from losses caused by a covered loss at a dependent property, such as a major supplier.

- **Equipment Breakdown**

Helps cover the cost to repair or replace equipment, such as computers, air conditioners, phone systems and steam boilers, from loss or damage caused by mechanical breakdown or artificially generated electrical current.

- **Business Liability**

Your Spectrum policy from The Hartford provides your business with coverage for costs arising from claims of injury or damage caused to others by you or your employees. For example:

- **Premises and Operations Liability**

Provides coverage for bodily injury and property damage sustained by others at your premises or as a result of your business's operations.

- **Products and Completed Operations**

Helps cover you against injuries or damages to others caused by the products you sell or by the work you perform for your customers.

Other Important Coverages from The Hartford

- **Commercial Auto Coverage**

Our policy helps protect you against financial loss resulting from accidents involving the vehicles you use in your business, and offers valuable enhancements.

- **Umbrella Coverage**

Provides up to \$10 million of additional liability protection.

- **Workers' Compensation**

Our state-of-the-art managed care and Return-to-Work program will help you get your employees back on the job as soon as possible.

That's Not All

To all of this, we've added the convenience of flexible premium payment plans, an electronic funds transfer plan, and 24-hour, toll-free claims reporting.

All business insurance is not the same. At The Hartford, we act on emerging insurance needs and provide convenient, cost-effective and quality coverage for your business.

Visit us at sb.thehartford.com for more information.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823 (Option 1).