

# Five Reasons It Pays to Bring Your Marine Business to The Hartford

The prospects for writing Marine business have never been more promising. With the emergence of new technologies and the expansion of global markets have come a host of opportunities for those agents who can provide sophisticated Marine coverages for their commercial clients. Here are just five of the ways The Hartford can help you capitalize on those opportunities.

## 1. Our Breadth of Coverage Capabilities

The Hartford, a leading provider of Marine insurance, has extensive experience writing all types of Inland Marine, Monoline Property, Ocean Cargo, Hull and P&I coverages. From the more traditional marine policies to the most complex coverages, you can count on our creative approach to help you address your clients' specific needs.

Your local Hartford representative is the point of contact for your Inland Marine, Monoline Property, Emerging Technology and Ocean Marine needs. In each of these areas, we offer highly competitive coverages incorporating broadly defined policy terms and conditions.

### Inland Marine

Coverages that we specialize in:

- Builders Risk
- Installation Floaters
- Contractors Equipment
- Electronic Data Processing
- Motor Truck Cargo
- Shippers Transportation
- Commercial Fine Arts and Museums
- Communications Floaters
- Commercial Floaters

Other coverages we provide:

- Bailees Coverage
- Equipment Dealers
- Warehouse Legal
- Exhibition Risks
- Garment Contractors
- Scientific Equipment
- Jewelers Block
- Furriers Block

### Monoline Property

Property Choice Policy, covering:

- Real Property
- Personal Property
- Stock
- Traditional Inland Marine Risks
- Tenants Improvements & Betterments
- Business Income
- Extra Expenses

Coverage features:

- Replacement Cost Standard
- Full Collapse
- Glass - No Per Pane Limits
- Special Income Expense



## Ocean Cargo

Included in our Worldwide Transportation policy is protection for international air and vessel shipments including usual connecting conveyances.

We also offer coverage extensions for:

- Domestic Transit
- Mail Shipments
- Worldwide Exhibition
- Unpaid Vendor Interests
- Barges
- Warehousing
- Return Shipments
- Processors
- War Risk

## Hull, P&I and Allied Coverages

Coverages include:

- Charter Party Boats/Head Boats
- Marina Operators Legal Liability
- Stevedores Liability
- Sight-seeing/Excursion Boats
- Ferries
- Ship Repairers Liability
- Ship Builders Risk
- Miscellaneous Work Boats

## **2. Our Depth of Underwriting Expertise**

To succeed in the Marine business, you need the technical know-how to analyze sophisticated risks and the creativity to tailor appropriate solutions. The Hartford's knowledgeable Marine underwriters excel at both. They have garnered industry-wide respect for their ability to listen carefully to client needs, as well as their flexibility in developing innovative coverages.

## **3. Our Broad Appetite for Business**

The Hartford is committed to remaining a leading player in the Marine market. Not only do we offer a broad array of Marine coverages,

we write them for a wide spectrum of clients. Just a few of the many industries we serve include:

- Manufacturing
- Distributors
- Exporting/Importing
- Construction
- Municipalities
- Schools
- Radio & TV Broadcasting
- Wholesalers
- Service Industries
- Trucking
- Museums
- Engineering
- Computer Technology
- Medical Technology

## **4. Our Responsive Claim and Loss Control Services**

When your clients need us most, we're at our best. The Hartford's worldwide network of claim professionals are committed to assessing claims quickly and fairly, and paying promptly.

The Hartford also specializes in helping clients address potential problems before they turn into actual claims. On staff, we have over 200 specialists who combine an expertise in loss control with an in-depth knowledge of the industries we serve.

## **5. Almost 200 Years of Financial Stability**

All of our Marine coverages are backed by The Hartford – one of the nation's oldest and largest insurers. Thanks to our long-term financial stability, we have consistently earned top ratings from all of the industry's leading analysts.

We would welcome the opportunity to put our strengths to work for you and your clients. To learn more about why it pays to bring your Marine business to The Hartford, call your Hartford Marine Representative today!