

COUNT ON THE HARTFORD FOR A BROAD APPETITE WITH DEEP SPECIALIZATION.

Open more doors of opportunity with The Hartford's broad appetite and customizable products. Our flexible, consistent approach helps make it easy to maintain robust customer relationships. Depend on us for the risk engineering and claims services that can help lower the ultimate cost of risk. Behind it all is our deep industry expertise and specialized underwriting capabilities.

ERISA: In addition to our broad crime appetite summarized below, we can also provide standalone ERISA Crime Bonds to protect employee benefit plans against fraud or dishonesty. Get a quick and easy quote using our online quoting portal [1StepSurety](#).

● In Appetite ✓ Limited or No Appetite — If a coverage need arises, please talk to your underwriter.

Business & Professional Services	Crime	Construction	Crime	Educational Institutions	Crime
Accountants	✓	Cable	✓	Charter schools	●
Advertising agencies	●	Commercial general contractors	●	Private colleges	—
Associations	●	Concrete	●	Private K-12 schools	●
ATM servicers	—	Electrical	✓	Trade/vocational schools	●
Consultants	●	Excavation/grading	●	Healthcare	Crime
Design professionals	●	HVAC	●	Allied Health – medical/dental labs, occupational/physical therapists, clinicians	●
Janitorial	●	Interior carpentry	●	Home healthcare	✓
Law firms	✓	Iron or steel	●	Inpatient – general, medical and specialty hospitals	✓
Printers	●	Masonry	●	Long-term care facilities	✓
Property managers	●	Millwright	●	Outpatient – doctors, dentists, dermatologists, surgery centers	●
Temporary help agencies	●	Sheet metal	✓		
Third-party administrators	—	Street and road	●		
Transportation and trucking	—	Utility	●		

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Manufacturing	Crime
Auto parts and accessories	●
Clothing and apparel	●
Fabricated metal products	●
Food processors	●
Industrial machinery	●
Plastic bottles and containers	●
Wood and paper products	●
Media, Arts & Entertainment	Crime
Cultural org., art, performance, civic, school, writer, film	—
DICE producers	—
Gaming	—
Motion picture producers	—
Musical groups and artists	—
Promoters of performing arts, music, culture, including event promoters	—
Publishing and media	●
Radio and TV broadcasters	●
Services allied to arts, theatre, culture and film	●
Special events	—
Theatre companies and performing arts	—
Theatrical and cultural venues	●

Nonprofits	Crime
Adult recreation	●
Chambers of commerce	●
Collector groups	✓
Community charitable organizations	●
Foundations	●
Fraternal/social organizations	●
Historical societies	●
Labor unions	—
Local chapters of national charitable organizations	●
Museums	—
National charitable organizations	—
Political parties/political action committees	—
Religious organizations	—
Social services	●
Trade and professional organizations	●
Youth sports	●
Public Entities	Crime
Governmental agencies	—
Utilities	—
Colleges and universities	—
Real Estate	Crime
Commercial, non-residential business owners	●
Commercial property owners	●

Commercial property managers	●
Habitational – apartments	●
Lifestyle centers – “boutique malls”	●
Light industrial tenants	●
Mixed use (comm/residential)	●
Office Class A and B space	●
REITs (refer to Financial Institutions underwriting team)	●
Residential condo associations	●
Technology	Crime
Electronics	✓
Software and information technology	●
Telecommunications and integrated communications services	✓
Wholesalers & Distributors	Crime
Beverage distributors	✓
Clothing and apparel	●
Electrical goods and supplies	✓
Furniture and home furnishings	●
Jewelry (including stores)	—
Machinery, equipment and supplies	●
Motor vehicle parts and supplies	✓
Paper products	●
Professional and commercial equipment	●
Retail trade	●

Contact your local underwriter or visit [TheHartford.com/crime](https://www.TheHartford.com/crime)
View our appetite guide for Commercial Lines at The Hartford [here](#)



Business Insurance
Employee Benefits
Auto
Home

About Surplus Lines Coverage: The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

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