Navigators E&S Binding Overview

Our E&S Binding team is the small business arm of Navigators, a brand of The Hartford. We offer a broad array of coverage options and non-admitted solutions for small to mid-size accounts.

Policy Highlights

General Liability:
up to $1M/$2M
(higher limits available)

Excess Liability:
up to $5M, supported only
(higher limits available)

Property:
Binding Authority up to $5M TIV

Light Brokerage Limits:
Property up to $10M TIV

TIV includes all property coverage (Building, BPP and TIB, and includes any Business Income Limits)

About Navigators E&S Binding

The Navigators E&S Binding team makes it easy to place complex business. Our online technology rating platform, MaxOne, supports quoting, binding and issuance with a click of a button. This innovative technology combined with our team of experienced underwriters makes us a go-to resource for your hard-to-place risks.

Navigators E&S Binding has a complete team, including product management, actuarial, marketing and underwriting resources, to assist all of our wholesale distribution partners. We also offer customized profit-sharing plans to support our mutual growth and profit goals.

Top Classes Written

- Apartments & Condos
- Contractors, including Remodeling, Carpentry, General Contractors, Residential Roofers & most artisan classes
- Churches
- Convenience Stores
- Daycares
- Dwellings
- Gas Stations
- Grocery Stores & Supermarkets
- Light-Medium Wood & Metal Manufacturers
- LROs
- Offices
- Restaurants, Bars & Taverns
- Retail & Wholesale Operations
- Shopping Centers
- Truckers
- Vacant Buildings
- Warehouses

Coverage Enhancements

- Blanket Additional Insured including Products and Completed Operations; Blanket Waiver of Subrogation; Blanket Primary and Non-contributory Wording
- Equipment Breakdown
- Hired & Non-owned Auto
- Inland Marine
- Ordinance & Law
- Per-Location Aggregate of $5M
- Per-Project Aggregate of $5M
- Professional Liability
- Property Extension Endorsements
- Additional customizable coverage enhancements and extensions available

NAVIGATORS
A Brand of The Hartford

Learn more about our coverage options and capabilities at **TheHartford.com/Navigators**

General Product Description. This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

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. In connection with the insurance offered herein, the broker is responsible for any disclosure or stamping requirements associated with surplus lines policies, and compliance with any declination, due diligence, or record-keeping requirements for surplus lines policies, and collection and payment of the applicable surplus lines premium taxes and any other applicable surcharges owed on each policy and to make any related filings. 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.

About The Hartford Underwriting Companies
The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Insurance Group, Inc. In Texas, Arizona, New Hampshire and Washington, this insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Casualty Insurance Company, Hartford Fire Insurance Company, Hartford Insurance Company of Illinois (CT and HI only), Hartford Insurance Company of the Midwest, Hartford Lloyd's Insurance Company (TX only), Hartford Underwriters Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company (not licensed in CA), Navigators Insurance Company, Navigators Specialty Insurance Company (not licensed in CA), Pacific Insurance Company (except in CT and HI), Property and Casualty Insurance Company of Hartford, Sentinel Insurance Company, Ltd., Trumbull Insurance Company and Twin City Fire Insurance Company. In California, this insurance may be underwritten by one or more non-admitted insurance companies (not licensed in CA) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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