Power your EV charging business with individualized coverage.

The EV charging industry is constantly evolving.

Risks and coverage needs can vary greatly from year to year and company to company. Our team closely tracks industry changes and trends, providing the insights needed to design innovative product and pricing approaches for businesses of all types and sizes.

Customizable solutions to fit your customer's needs.

- Commercial General Liability (CGL), Workers' Compensation, Auto and Property
- Admitted paper from The Hartford
- Full CGL and Property solutions
- Premium counts toward incentive compensation plans
- Umbrella/Excess capacity (over The Hartford primary)
- Manuscript coverage
- Composite rating
- Installments and direct bill available
- Negotiable commissions
- Deductible, SIR and loss sensitive capabilities available

Risk Engineering Services

Our Risk Engineering team is deeply engaged in analyzing emerging risks. We can help your business prevent accidents and losses through:

- Dedicated risk engineering consultants heavily involved in the account qualification process.
- On-site, results-oriented risk management consulting and inspection.
- Highly experienced and educated field staff.
- Training programs and technical information at TheHartford.com/riskengineering

Claims Services

- 24/7 claims reporting.
- Specialized claims handlers for specific coverages.
- Experienced claims and legal assistance to help achieve the best outcomes in even the most difficult claims.
- Networks for medical providers, pharmaceutical providers and medical case management.

The Hartford

Tailored Coverages

EV Charging Stations

You may find coverage hard to come by for your clients with the fast growing and changing EV charging space. With great growth in an industry brings great challenges for many carriers. But not The Hartford. We have developed an individualized risk approach for EV charging stations. Standalone or bundled, our EV Charging Station coverage and services are designed to provide a total solution for your clients.

Our EV Charging Solutions group includes underwriters, risk engineering consultants and claims specialists who are experienced in this growing industry.

Property/Marine

Your interest in EV charging equipment can be protected during construction and while in operation:

- **Installation coverage form** helps cover installation exposures for EV charging stations. Our form includes coverage options for:
  - » Project materials and supplies at the installation site
  - » Transit or temporary storage
  - » Earned profit if insured is an installation contractor
  - » Optional Equipment Breakdown coverage, including testing is available
- **Renewable Energy Equipment Choice form** helps cover scheduled power equipment for renewable energy insureds' operational EV charging stations. Includes:
  - » Ordinance or law coverage
  - » Debris removal and recycling
  - » Pollutant cleanup and removal
  - » Optional Equipment Breakdown coverage, including testing is available

Commercial Auto

Coverage options for accidents involving vehicles owned, leased or rented by energy companies.

Our broad form endorsement includes coverage enhancements that may be especially valuable to energy companies:

- Hired auto physical damage – automatically covers physical damage to any auto your company rents, loans or leases (up to $100,000 per loss) if you purchase physical damage and liability coverage for your autos.
- Employees as additional insureds – helps cover your employees for liability if they use their own autos to conduct business for you.

General Liability

General Liability Choice® helps provide liability coverage for bodily injury and property damage, and includes coverage for:

- Broad named insured, including contractual liability, manufacturer's errors and omissions, and product recall expense coverage.
- Time element pollution extension endorsements, including emergency mitigation expenses.
- Primary non-contributory coverage when required by contract.

Workers' Compensation

Comprehensive Coverage

- Broad form endorsements to help protect against certain unknown and unanticipated exposures not typically covered by a standard policy.
- Basic option, included as part of your policy, includes employers' liability stopgap for monopolistic states and voluntary compensation.
- Extended option including increased limits for employer's liability, foreign voluntary compensation and United States Longshore and Harbor Workers' Compensation Act (USL&H).

Risk Management Services

- Return-to-work program that helps get injured employees back on the job as s oon as medically appropriate.
- Claim-fraud investigators save our customers thousands of dollars in unwarranted claims.
- We help eligible energy companies allocate risk management resources to make the most impact through our risk management information system, TREO | Track Risk. Explore Opportunities.℠

Payroll Billing Option

- Offered as part of your policy, premium payments based on actual payroll, timed to your organization's payroll schedule.

Commercial Umbrella

- Up to $15 million policy limits.*
- Comprehensive catastrophic liability coverage.

*Up to $25 million may be available depending on type of account.

Learn more.

Visit us at **TheHartford.com/energy** or contact
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or Terance Swain, Senior Managing Director at **terance.swain@thehartford.com**

The Hartford