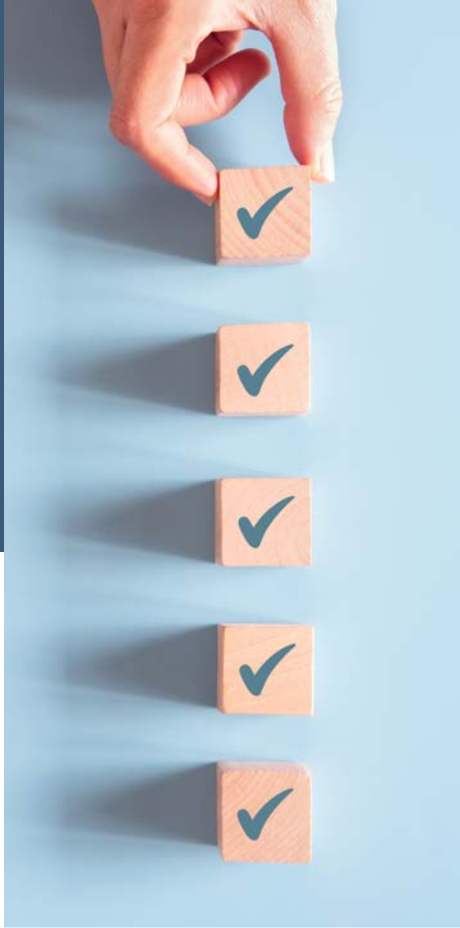
WITH ADDED OPTIONS AND A SEAMLESS WORKFLOW, CUSTOMIZATION HAS NEVER BEEN EASIER.



› CHOICES › SPECIALIZATION › SIMPLICITY

DELIVER THE RIGHT SOLUTIONS WITH ENHANCED GENERAL LIABILITY CHOICE®

You get maximum flexibility and scalability combined with increased speed to market and less paperwork. And our existing proprietary form works seamlessly with an updated suite of ISO and proprietary endorsements, giving you and your clients a customizable product solution.

Our general liability professionals have a deep specialization in underwriting, claims and risk engineering services across a variety of industries. These knowledgeable teams can help you create a customized liability product solution designed to meet your clients' individual needs, including:

- Manufacturers' E&O
- Product Recall
- CyberFlex®
- Crisis Management Expense
- Educator's Professional Choice®
- Data Breach
- Industry-specific Broad Forms

Take advantage of our depth of specialty capabilities, with 2,800+ forms available in our admitted and approved coverage library.

General Liability Choice provides industry-specific, specialized coverages for many types of businesses, including:

- Business & Professional Services
- Construction
- Educational Institutions
- Energy
- Financial Institutions
- Healthcare
- Life Sciences
- Manufacturing
- Media, Arts & Entertainment
- Real Estate
- Technology
- Wholesalers & Distributors

SCALABILITY TO MEET THE NEEDS OF SPECIALIZED INSUREDS

General Liability Choice offers scalable limits across coverages, providing the flexibility to address the needs of specialized insureds.

- General Liability limits up to $2M/$4M to fit specialized needs/Umbrella up to $25M (for qualified accounts)
- Med Pay Limit capabilities $2.5K/$5K/$10K
- Fire Legal Liability (up to $1M)
- Deductibles up to $25K
- Additional coverage limits through industry-specific endorsements

KEY ADDITIONAL COVERAGES INCLUDED IN THE HARTFORD'S GENERAL LIABILITY CHOICE PRODUCT

We provide a broad base form with built-in coverages that incorporate many enhancements competitors only provide via industry endorsements.

	DESCRIPTIONS
Incidental Medical Malpractice	Provides coverage for bodily injury caused by an employed health professional, provided healthcare is not the customer's business or profession.
Broad Additional Insured	Provides additional insured coverage for those entities which the insured has contractually agreed to provide such coverage.
Waiver of Subrogation	Waives The Hartford's right of subrogation against those entities whose contracts require it.
Primary, Non-Contributory	Makes The Hartford's coverage primary to, and ensures that it will not seek contribution from, other coverage available to an additional insured, when required by contract.
Discrimination	Includes discrimination as a covered personal injury offense.
Unintentional Failure to Disclose	Ensures that an unintentional failure to disclose a hazard will not be used as a reason to deny coverage.
Mental Anguish	Includes mental anguish in the definition of bodily injury.
Mobile Equipment	Provides coverage for snow removal, road maintenance and street cleaning equipment that weighs less than 1,000 pounds.
Contractual Liability for Railroads	Provides coverage for construction operations within 50 feet of a railroad, when required by contract.
Borrowed Equipment	Covers property damage to borrowed construction equipment while not in use.
Automatic Vendors	Provides automatic additional insured status to vendors when required by written contract or agreement.
Automatic Insured Status for Subsidiaries	Any subsidiary you own a majority financial interest in is automatically covered as a named insured.
Newly Acquired or Formed Organizations Insured Status	180 days automatic coverage for newly acquired organizations which you own a majority financial interest in without reporting.

›NEW FEATURES

- Updated ISO endorsement suite including over 200 form updates related to additional insured, conditions and more.
- Improved underwriting capabilities using location management tools and zip code specific analysis allowing for improved speed to market.
- Modernized quote proposal and policy featuring a dynamic industry-specific quote proposal, policy jacket and output.
- Flexible rate/quote/bind underwriting system, featuring industry customization, allows for scalability of program structures to best tailor the most specialized industries.
- Base form updates in AK, FL, KS, LA, NY and VA now place all 50 states on a unified product.

For risks headquartered in AK, FL, KS, LA, NY and VA we're updating the base form to our most current existing product, which is outlined above. This update includes our umbrella product as well. The changes are limited to these states only, and include:

GENERAL LIABILITY CHOICE PRODUCT CHANGE	DESCRIPTION	PARTS OF UMBRELLA PRODUCT AFFECTED
Incidental Medical Malpractice – Good Samaritan	Explicitly adding coverage for first aid, Good Samaritan services and the use of external defibrillators.	Not affected. Follows underlying.
Liquor Liability	Implementing the 2013 ISO changes to the Liquor Liability Exclusion, for BYOB's, negligent supervision and failure to provide transportation.	Not affected. Follows underlying.
Discrimination – New Endorsement HC 30 06	This is a cosmetic change designed to allow us flexibility down the road. The discrimination coverage is being carved out into a separate endorsement (HC 30 06 09 16) and this will be a mandatory attachment to all policies. We will file it as an optional attachment for new business going forward, just to allow us flexibility if we ever need to not attach the coverage down the road.	Not affected. Follows underlying.
Mobile Equipment	Implementing ISO 2004 changes. Mobile equipment that's subject to compulsory or financial responsibility laws or other motor vehicle insurance laws are now autos. Statutory coverage needs for such vehicles may be handled by an ISO Commercial Auto policy, which is what The Hartford does for their over-the-road exposure. In addition, we're removing the 1,000 gross vehicle weight threshold for self-propelled vehicles with permanently attached equipment to be considered autos.	Definitions – "Auto."

GENERAL LIABILITY CHOICE PRODUCT CHANGE	DESCRIPTION	PARTS OF UMBRELLA PRODUCT AFFECTED
Trade Dress	Clarifying that trade dress is also excluded by adding it to the list of sample intellectual property rights excluded in Coverage B.	Not affected. Follows underlying.
Personal & Advertising Injury – insertion of "in any manner" wording	We're inserting ISO's "in any manner" wording into the P&AI definition, and in exclusions b. and c. of Coverage B, to clarify that publication applies to anything over the internet.	Not affected. Follows underlying.
Unnamed Subsidiary – specifying "named" insured under restriction	We're clarifying in the restriction that it only applies to situations where the unnamed subsidiary is a "named" insured under another policy.	Not affected.
Additional Insured – adding "to the extent permitted by law"	Implementing the 2013 ISO changes to ISO's various Additional Insured Endorsements into our base form.	Not affected.
Employment-Related Practices	Changing the Employment Related Practices Exclusion and definition to incorporate editorial revisions made by ISO in 2007 to form CG 21 47 – "whether the injury-causing event occurred before, during, or after employment …"	Exclusion 18.
Supplementary Payments – Do Not Include Attorneys' Fees or Expenses	Adopting ISO 2007 change that reinforces the notion that plaintiff's attorneys' fees or expenses should be paid out of the damages collected by the plaintiff, not as expenses under supplementary payments.	Section II.A.3.
SPAM and Blast Fax Exclusions – folding in mandatory forms HG 00 68 and XL 23 25	Spam and blast fax exclusionary language originally released by ISO in forms CG 00 68 05 09 and CG 00 67 03 05 – that we incorporated into our products in GL Choice 3.0 with mandatory endorsements HG 00 68 12 10 and XL 23 25 12 10.	New Exclusion 24.
P&AI Changes – folding in mandatory forms HC 00 97 and XL 24 60	P&AI wording changes made due to adverse court cases in the '00's that we incorporated into our products in GL Choice 3.0 with mandatory endorsements HG 00 97 12 10 and XL 24 60 12 09.	Exclusion 4.
Data Breach Exclusions – folding in mandatory forms CG 21 06 and XL 00 24	ISO's Data Breach Exclusion that came out in 2014 that we incorporated into our products in GL Choice 3.5 with mandatory endorsements CG 21 06 05 14 and XL 00 24 09 14.	Exclusion 22.

GENERAL LIABILITY CHOICE PRODUCT CHANGE	DESCRIPTION	PARTS OF UMBRELLA PRODUCT AFFECTED
Umbrella Waiver of Subrogation – folding in optional form XL 24 66	Adding Waiver of Subrogation to our base Umbrella form per optional endorsement XL 24 66 09 14 that was introduced in GL Choice 3.5.	Section VI.H.
Negligent Supervision, Hiring, Employment, Training	Implementing the 2013 ISO changes to expressly address, in part, claims alleging negligence or other wrongdoing in the hiring, employment, training, supervision or monitoring of others by any insured.	Not affected.
Minor Editorial Changes	Some minor editorial changes to bring us in line with some ISO changes that were made in 2007, 2009 and 2014.	Throughout

This document describes the coverages under the product in general terms. All policies should be examined carefully to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between the policy and this document, the terms and conditions of the policy shall control.

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. **In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.**