

THE HARTFORD SUCCESS STORIES

ENVIRONMENTAL

SPECIALIZED GLOBAL COVERAGES

With a dedicated team of underwriters and claims professionals who specialize in environmental, have extensive field authority, dedicated claims service and litigation management services.

TAKE A LOOK AT SOME OF OUR MOST RECENT SUCCESSES

INDUSTRY SECTOR	PRODUCT	LIMITS	CROSS-SELL LINES	ENVIRONMENTAL PREMIUM	WHY WE WON
University Capital Program	Contractors Pollution Rolling OCIP	\$25M/\$25M	OPPI/Construction Professional	\$220K - \$240K	Comprehensive product offering and broker relationship
Custom Home Construction	Contractors Pollution OCIP	\$3M/\$3M	General Liability, Wrap-up, Primary and Excess	\$40K - \$50K	Industry knowledge
Coastal Protection/Levee Construction	Contractors Pollution OCIP	\$25M/\$25M		\$375K - \$400K	Service capabilities
Wastewater Plant Upgrades	Contractors Pollution OCIP	\$10M/\$10M		\$170K - \$180K	Competitive pricing
Solar Project Construction	Construction Pollution	\$10M/\$10M		\$180K - \$200K	Speed to market
Pallet Manufacturer	Site Pollution	\$10M/\$10M	General Liability, Auto, Workers' Comp	\$120K - \$130K	Strong client relationship, flexibility in pricing options, client service capability presentation
Thermal Insulation Manufacturer	Site Pollution	\$25M/\$25M	Lloyd's of London - Pollution for China/Europe	\$40K - \$50K	Speed to quoting
Real Estate Investment Trust	Site Pollution	\$25M/\$25M	Excess Casualty, Financial Lines	\$400K - \$450K	Relationship with broker and client

INDUSTRY SECTOR	PRODUCT	LIMITS	CROSS-SELL LINES	ENVIRONMENTAL PREMIUM	WHY WE WON
Biogas Facilities	Site Pollution	\$5M/\$10M	Canadian Site Pollution, General Liability	\$30K - \$40K	• Total account solution
Manufacturing of Housing and Insulators for Power Utilities	NP3 - Integrated GL/PLL	Primary and lead \$10M	Property, Auto, Worker's Comp	\$175K - \$225K	• All lines solution
Manufacturing Electrical Power System Products	NP3 - Integrated GL/PLL	Primary and lead \$15M	Property, Auto, Worker's Comp	\$150K - \$200K	• Company reorg and BOR
Distributor of Perfumes	NP3 - Integrated GL/PLL	Primary only	Property, Workers' Comp	\$25K - \$50K	• Property coverage
Distributor of Emission and Noise Control Products	NP3 - Integrated GL/PLL	Primary and lead \$10M	Multinational	\$200K - \$250K	• New operations due to acquisition, all lines solution
Producer/distributor of Organic Fertilizer	NP3 - Integrated GL/PLL	Primary only		\$50K - \$75K	• Incumbent non-renewing due to losses
Producer/distributor of Soil and Mulch	NP3 - Integrated GL/PLL	Primary and lead \$5M		\$125K - \$150K	• Total account solution
Distributor of Refrigerants	NP3 - Integrated GL/PLL	Primary only		\$50K - \$75K	• Weight as exposure basis
Distributor of Compressor Valves	NP3 - Integrated GL/PLL	Primary and lead \$5M	Multinational	\$75K - \$125K	• Multinational coverage
Manufacturing of Silicon Beads Used in Electronics	XEN - Stand-alone Excess	\$15M x \$50M		\$45K - \$75K	• High risk class

TAKE YOUR PRODUCT OFFERING TO A NEW LEVEL

The Hartford's deep industry specialization allows us to provide coverage and risk management solutions to meet your clients' unique protection needs.

PRODUCT OFFERINGS

Our coverage solutions include:

- Site Pollution
- Contractors Pollution
- NP3/NP4

ONE COORDINATED SOLUTION

By combining our U.S. and international capabilities with local admitted policies in one coordinated insurance program, we can offer our Site Pollution and Contractors Pollution products to provide broad, market leading coverage. For local policies, our master program includes difference in limits and difference in conditions coverage to ensure no gaps for your client's complex operations.

WE'RE BETTER TOGETHER.

Learn more about environmental coverage with The Hartford at [TheHartford.com/env](https://www.TheHartford.com/env)

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.

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