

A carrier that's a real pro with customizable Manufacturers Professional Liability coverage is good for business.

We make it our business to know your client's business. That's why our professional liability coverage is the right choice for a wide range of manufacturing classes. It starts with our experienced underwriters who have specialized knowledge in manufacturing. Their experience brings a better understanding of what those businesses face, allowing us to develop solutions tailored for their unique needs. Our underwriters also have significant authority, handling new and emerging risks and delivering the quick turnarounds you need. So you can feel confident in the coverage you're providing while you build long-term partnerships with your clients.

Program Highlights

Our Manufacturers E&O provides an alternative coverage solution for our Small Business and Middle & Large Business teams when:

- A risk does not qualify for the Manufacturers E&O coverage endorsement available with the General Liability policy due to the scope of manufacturing services or due to the limits of liability needed or
- A risk is seeking standalone Manufacturers E&O coverage or standalone Manufacturers E&O/Cyber (combo) coverage.

This coverage would be underwritten by our Retail Open-Brokerage Miscellaneous Professional Liability team. Please see contacts/territory information on the next page.

Coverage Highlights

Definition of Professional Manufacturing Services covers any professional service performed in connection with any manufactured products sold, leased, manufactured, created, assembled, licensed or distributed by the insured, including:

- The failure of manufactured products to perform the intended function or serve the intended purpose;
- Defects in manufactured products;
- Manufactured products failing to meet applicable legal or industry standards regarding quality, safety or fitness for purpose; or
- The failure to provide warnings or instructions in connection with any manufactured products.

Coverage is underwritten using our CyberChoice Professional form, which can include full Cyber liability coverage as well.

Target Classes

Target manufacturers are those risks that:

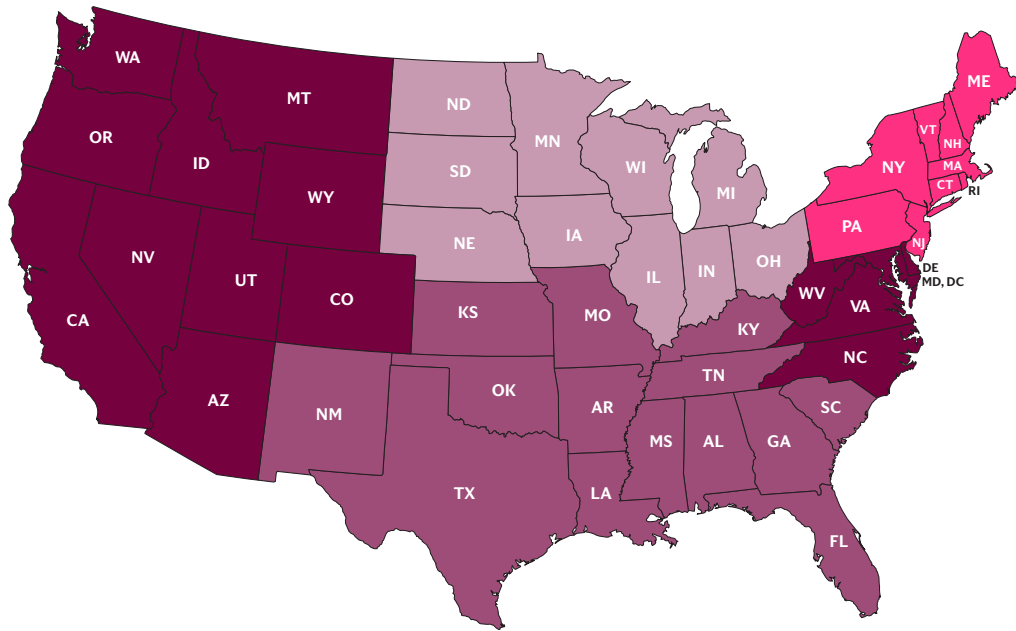
- Currently have their General Liability/Products-Completed Operations coverage with The Hartford or
- New business submissions for which our Small Business and Middle & Large Business teams are also quoting the General Liability/Products-Completed Operations coverage.

Ineligible Classes

The following manufacturing services are currently ineligible:

- Medical devices/medical equipment
- Military/weaponry
- Safety products (helmets, masks, harnesses, etc.)
- Food/ingestible products
- Aviation/aerospace flight-critical products
- Baby products
- Children's toys
- Risks that leave a significant carbon footprint (e.g., oil, gas, coal)

Contact Information



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Put our specialized knowledge and experience to work.

To learn more, contact your representative today.



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of July 2026.

In Texas and California, the insurance is 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.

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