Inland Marine Appetite Guide

With deep Inland Marine knowledge, we offer dependable solutions to help anticipate and prevent risks for businesses of all sizes.

	Coverages	Details & Appetite
Construction	Builder's Risk (including Installation)	• Tailored program structures (stand alone or Master Builder's Risk) with varying capacity up to $2B • Primary and Quota Share options • General Contractors and Owners in target appetite of Healthcare, General Building, Renewable Energy, Manufacturing, Real Estate, Roadwork, Waste/Water Treatment Plants, Data Centers and Warehouses/Industrial Buildings
	Contractor's Equipment	• Ability to tailor equipment coverage to meet the needs of the insured • Schedules above $250,000 to very large • Target Appetite: General, Heavy and Specialty Trade Contractors
	Rigging/Millwright	• Rigger's Liability in conjunction with our primary Inland Marine product • Low to moderate exposures
Transportation & Logistics	Motor Truck Cargo	• Coverage options for truckers and logistics companies • Ability to customize per the insured's needs • Target Appetite: Dry general commodities, $100K-$250K limit per truck, 10-100 power units, clean CAB and a favorable loss ratio
	Shipper's Interest	• Coverage options for the insured's goods in transit by carrier • Dry commodities with low to moderate exposure to loss • Target Appetite: Limits up to $1M
	Warehouse Legal Liability	• Coverage options for general commodities • Legal Liability coverage for services provided, including packaging, assembly kitting and cross • Target Appetite: Warehouse limits up to $10M
Commercial Renewable Energy	Solar Battery Storage (BESS) Fuel Cells EV Charging	• Renewable Energy account supporting both construction and operational exposures, with tailored forms and specialized underwriting approach and risk engineering solutions • Appetite includes Solar PV, Battery Storage (BESS) in conjunction with solar, Stationary Fuel Cell (backup power focus) and EV Charging Infrastructure (stand alone or bundled) • Target TIVs up to $150M
Equipment	Entertainment Equipment	• Coverage options for mobile entertainment equipment used for concerts and performances • Target Appetite: Large national and international concerts
	Equipment Rentals and Sales	• Coverage options for construction, agricultural equipment and party equipment for sale or rent • Target Appetite: Construction equipment
Other Marine Coverages	Bailee Processors Communication Equipment Dealer's Coverage Exhibition Coverage Fine Arts Medical Diagnostic Miscellaneous Property Museums	• Other specialized solutions to help safeguard your property • Coverage options focused on the specific need of the insured

The Hartford

From Quick Quote solutions to specialized underwriting experience:

- Quick solutions for smaller Contractor's Equipment with limits up to $6M
- Builder's Risk, including installation, up to $25M (noncombustible or better construction)
- Motor Truck Cargo coverage with a $250,000 limit and $7.5M receipts

Get a **Quick Quote**

Doing the right thing is the way we do business.

Earning the respect of agents and customers around the world has a lot to do with the way we handle claims. And how we persistently offer clients ways of reducing loss with applied risk engineering.

Total insurance solutions.

Our inland marine underwriting experience extends beyond standalone coverage, helping to create seamless multiline solutions. When we write Construction Casualty, we're well positioned to align Property and Inland Marine alongside it, delivering a more integrated approach for contractors.

Skilled risk engineering consultants.

As firm believers in helping customers reduce their losses, we complement our broad product portfolio with experienced inland marine risk engineering consultants nationwide, as well as specialized education and training.

Dedicated claims adjusters.

In the event of a loss, claims are managed with a focus on timeliness and accuracy. Our transportation claims specialists handle losses to goods in transit, together with a network of claims adjusters.

Delivering on our promises for 200+ years.

The Hartford has been named one of the "World's Most Ethical Companies" by the Ethisphere Institute seventeen times.[1]

2026 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

Learn more.

Talk with your Inland Marine underwriter from The Hartford today or visit **TheHartford.com/marine**

The Hartford

[1] "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.