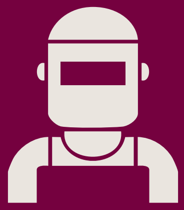

As metal manufacturing grows, get protection that fits the mold.

Underwriting | Fast Facts

Target Standard Industrial Classification Codes (SICs)

3441	Fabricated Structural Metal
3442	Manufacturing Metal Doors, Sash, Frames, Molding and Trim

Visit our **Appetite Guide**, accessible through the EBC, for a complete list of eligible classes.

Definition

Maximum Property Values

- $10M per location
- $15M per policy total

Maximum Sales Values

- $10M per location
- $10M per policy total

Payroll: $3M

Business is booming in the fabricated structural metal manufacturing industry as the market grows and the metal recycling market continues to expand. To enhance worker and environmental safety, the industry is adopting new technologies, from robotics to state-of-the-art power management. And as an industry heavily invested in workers' comp protections, there is more reason than ever to make us their one-stop source for a broad range of coverages.

What Good Looks Like

What kinds of metal manufacturers have risks we'd underwrite? Those with:

- Low hazard metals with minimal dust exposure
- Controlled special hazards (e.g., welding and cutting are done in approved, designated areas; painting is done in UL-approved paint booth with a sprinkler system)
- Known end of products with manufacturing of component parts only
- Products designed to customer specifications
- Automated and mechanized production processes
- Reduced manual intervention

Spectrum® Business Owner's Policy (BOP) | Optional Coverages

Key Property Coverages

- **Business Income for Off-premises Utility Services** (12-hour waiting period) helps cover your client should they need to suspend operations due to an interruption of power, communication or water services.
- **Increased limit for theft of patterns, dies, molds and forms** helps cover loss of patterns, dies, molds and forms.
- **Increased theft coverage for precious metals** helps cover loss of precious metals.
- **Product Contamination** helps cover loss of marketability of the insured's product, including when it has been sold but not delivered due to an accidental contamination by any foreign object or substance during the manufacturing process. For food products, the food has to meet the FDA, USDA, or other regulatory body's definition of "unfit for human consumption" in order to be covered.

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Key Liability Coverages

- **Advertising to regain customers in a Product Recall** helps cover costs to regain customers after a product is recalled.
- **Product Recall** helps cover reasonable and necessary expenses to recover insured's product from any distributor, purchaser or user because the product has caused or probably will cause bodily injury or property damage due to product tampering, or a known or suspected defect, deficiency, inadequacy or dangerous condition in that product.

Business Auto

Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.

Workers' Compensation

Maximum Payroll per policy (where used as the rating basis): $3M

- **Broad Form Endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.[1]
- **Billing Options** – Helps your clients manage cash flow.

Digital Services

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.

Quote us today. Visit TheHartford.com

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[1] Not available in all states.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.

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 Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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