Combine significant experience with considerable options and there's little you can't solve.

Offering each of your clients customized liability solutions might seem like a tall order, but with General Liability Choice and our team of general liability professionals, it's nothing you can't handle.

Extensive Coverage – All in One Place

Offer your clients the protection they need. Combine our general liability coverage with:

- Property
- Commercial auto
- Umbrella
- Marine
- Workers' compensation
- Multinational

Our team specializes in underwriting, claims and risk engineering services across a variety of industries. They're ready 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 for exceptional flexibility.

- GL 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

The Hartford

Key Additional Coverages Included in General Liability Choice

Coverage	Description
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 ensure 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 which 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.

Why The Hartford?

We're a consistent, stable insurance leader with a solid history of superior ratings by A.M. Best, Moody's and S&P. We've delivered on our promises for over 200 years. For that and more, the Ethisphere Institute has named us one of the "World's Most Ethical Companies" 16 times.[1]

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE

★★★★★

4.8 star claims experience[2]

200 Years

Experience insuring business

Complex Liability Solutions: Experience in Unique Risks and Exposures

Complex Liability Solutions is a dedicated group of underwriters, risk engineering consultants and liability claims specialists experienced in hard-to-place products and premises risks. We face catastrophic exposures in our high-hazard book every day. We offer:

- Admitted paper
- Potentially higher commissions than the Excess & Surplus (E&S) market
- Premium counts toward incentive compensation plans
- Full CGL or products-only
- Excess/Umbrella $25M capacity (only over The Hartford primary)
- Products pollution coverage
- Ventilated excess placements
- Discontinued products coverage
- Prior acts coverage
- Manuscript coverage
- Worldwide coverage
- Deductibles, SIRs or first-dollar (guaranteed-cost)
- Occurrence or claims-made forms
- Dedicated claims manager experienced in product liability litigation
- TPA or self-administered claim-handling (for SIR policies)
- Installments and direct bill

Protection from Catastrophic Claims

Our $25M umbrella liability capacity significantly increases the chances of surviving a large liability claim.

Multinational Choice

Our multinational business coverage helps protect clients conducting business in more than one country from global losses and claims.

- Single point of contact in the U.S.
- Coverage in more than 220 countries

Deliver the specialized solutions your clients demand. Contact your underwriter or visit **TheHartford.com/large-business-insurance.**

The Hartford

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[2] Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.