



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

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



4.8 star claims experience²



**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**](https://www.TheHartford.com/large-business-insurance).



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

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

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 May 2025.

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 Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, 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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