

Solutions to simplify protecting complex risks.

For complex property risks, customizable products and specialized industry knowledge are critical to an effective solution. We'll partner with you to design a plan your clients can depend on. And if a loss does happen, our claims team is here to assist them and quickly resolve their claim.

A strong foundation in property protection.

We offer a wide range of multinational property insurance solutions designed to meet all of a client's commercial property needs.

Property

- For midsize businesses, we offer the highly customizable Property Choice® form with industry-specific endorsements.
- For businesses with large limits or more complex risks, we offer the specialized Property Elite and Property Elite Global forms. And we also provide coverage solutions for:
 - » Excess Property
 - » Quota Share
 - » Shared/layered

Inland Marine

- Contractor's Equipment
- Installation

Ocean Marine

- Ocean Cargo Choice®
- Marine General Liability

Construction

- Builder's Risk

Equipment Breakdown

- Mechanical Breakdown
- Spoilage
- Business Interruption (associated with equipment breakdown)

Multinational

- Controlled Master Program
- Exporters and Passport Packages

Capabilities for a wide range of industries.

- | | |
|--------------------------------------|-----------------|
| • Business and Professional Services | • Manufacturing |
| • Educational Institutions | • Real Estate |
| • Financial Institutions | • Retail |
| • Outpatient Healthcare | • Technology |
| • Life Sciences | • Wholesale |

Build a coverage combo for added protection.

For greater protection, combine our property coverage with The Hartford's workers' compensation, general liability, commercial auto, umbrella and marine coverage.

Why The Hartford?

Broad risk appetite: Regardless of your client's business or size, we have a property product for them.

Innovative: We have a proven track record of adapting to meet our customers' needs. We're improving the use of technology, data and analytics to advance your clients' experience and save time and money.

Multinational: We can provide coverage in more than 220 countries.

Knowledgeable underwriters: We'll work with you to provide customized coverages that address your clients' unique risks – and adjust coverage as their business needs change.

Dedicated property claims team: We focus on achieving the best outcomes for even the most complex claims. Our dedicated property adjusters are engaged at a lower loss threshold than many competitors.

Ease of use: With options from 100% ground up placement, or a primary, quota share or excess attachment.

Effective risk engineering team: We partner with our customers to help make workplaces safer and more efficient, saving our customers money. Our work in this category has won us a rating of 4.8 out of 5 stars.¹

Hartford Fire Insurance Company Financial Strength²

A.M. BEST	MOODY'S	S&P
A+	A1	A+

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.³



4.8 star claims experience



**Experience
insuring business**

Contact your underwriter for more information or visit

TheHartford.com/commercial-insurance-agents/coverages-property



¹ Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

² Rating determinations made by rating agencies are subject to change from time to time. While the Company attempts to show accurate information, it cannot assure the timeliness of ratings referred to herein and assumes no obligation to monitor the rating actions of any rating agency. A.M. Best, S&P and Moody's ratings as of January 2023 on stable outlook. A+ rating from A.M. Best represents the 2nd highest rating among 13 rating categories. An A1 rating from Moody's represents the 5th highest rating among 21 rating categories and an A+ from S&P represents the 5th highest rating among 20 rating categories.

³ "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

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.

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