Coverage that reaches as far as your business does.

The Hartford

Removing insurance barriers for businesses that cross borders.

For U.S. companies that do business in more than one country, every border introduces a whole new set of challenges. Laws, customs and language barriers can turn an insurance need or claim into a maze.

To help manage it all, our multinational products can provide coverage in more than 220 countries with a single point of contact in the U.S., and the high commitment to quality and customer service that you have come to expect from The Hartford.

It's borderless insurance, delivering one coordinated insurance program for every risk we cover. Helping you get past borders to a world of opportunities.

The Hartford

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Coverage Options

Whether you need to cover employees traveling abroad or a whole overseas enterprise, The Hartford can offer the right package of protection.

	U.S. Based Policy Covering Foreign Risk		The Hartford Controlled Master Program (CMP)	
	The Hartford Passport Package Package for occasional international business travel	**The Hartford Exporter's Package** Non-admitted Foreign Package	**U.S. Based Master Policy** Includes difference-in-limits and difference-in-conditions coverage around Locally Admitted Policies	**Local Admitted Policies** Issued by locally licensed carriers within The Hartford's Global Insurer Network
Coverage Options	General Liability	General Liability	General Liability	General Liability
		Product Liability	Product Liability	Product Liability
	Auto Liability	Auto Liability	Auto Liability	Auto Liability
	Foreign Voluntary Workers' Compensation/ Employers Liability	Foreign Voluntary Workers' Compensation/ Employers Liability	Foreign Voluntary Workers' Compensation/ Employers Liability	Local Workers' Compensation and/or Employers Liability
	Property	Property	Property	Property
	Travel Support Services	Travel Support Services	Travel Support Services	
	Business Travel Accident	Business Travel Accident	Business Travel Accident	Business Travel Accident
	Kidnap, Ransom, Extortion	Kidnap, Ransom, Extortion	Kidnap, Ransom, Extortion	
			Construction	Construction
			Defense Base Act (DBA)*	

*For technology and light manufacturing

The Hartford

The Hartford Passport and Exporter's Packages

The Hartford Passport Package

Whenever your employees journey abroad for business or temporary assignments, our Passport Package can help cover them while they're going about their business. Coverage extends to:

- Participating in multinational exhibitions, trade fairs or conferences.
- Sponsoring trips, tours or study groups abroad.
- Performing service or repair work abroad.

Quoting is easier than ever.

We can now directly quote both The Hartford Passport and Exporter's Packages through the domestic Global Underwriting Tool Lite. This streamlined process quickly identifies international exposures and generate quotes without needing a foreign footprint—making it easy to protect customers with occasional international travel or export activity.

The Hartford Exporter's Package

The Hartford Exporter's Package is for those with foreign product exposures (exports or sales), foreign suppliers and/or foreign or online advertising but no permanent employees, legal entities, manufacturing plants, retail stores or other physical locations outside the U.S. It covers the same activities protected under our passport package, as well as:

- Importing or exporting raw materials or finished products, or selling services to customers outside the U.S.
- Using the internet to advertise or sell products or services to customers in foreign countries.

Simple, cost-effective coverage, including commercial general liability provides protection for claims brought outside the U.S., including:

- Bodily injury and property damage
- Employee benefits liability
- Personal and advertising injury
- Medical payments

The Hartford Controlled Master Program

Combining our Multinational Choice master policy with local admitted policies – in one coordinated insurance program – CMP provides the same kind of coverage you expect in the U.S. combined with our multinational knowledge and local placement capabilities. That includes:

- Local admitted policies issued by our local network partner carriers via The Hartford Global Insurer Network.
- Many lines of business available, aligned with domestic coverages: Property, equipment breakdown, transit, general liability, auto, employers' responsibility, business travel accident, kidnap & ransom, and more.
- Travel support services for business travel provided through Global Guardian.

Our Multinational Choice Master Policy:

This covers you worldwide, excluding the U.S., Canada, Puerto Rico and U.S. territories with options to include Canada, Puerto Rico and/or U.S. territories:

- Issued and paid in U.S. dollars.
- Insured by The Hartford.
- Difference in conditions/difference in limits provisions.
- Primary when not covered by local policy, where permitted.

Local Policies:

These are issued by our partner carriers within The Hartford Global Insurer Network and are:

- Issued and paid in local currency.
- Good local standard policies.
- Compliant with local laws and regulations.
- Specific to country and line of business.
- Claims paid locally.

Addressing unique risks associated with foreign operations:

With our Multinational Choice, you can be prepared to face unknown challenges overseas with more confidence.

- Experience a seamless, coordinated, positive customer experience, whether the risk is domestic or multinational.
- Enjoy peace of mind with good local standard policies for foreign risks, in compliance with local regulations.

Travel Support Services

An unexpected illness, toothache or forgotten medication can ruin a trip. Fortunately, with Travel Support Services, included with our Multinational Choice policies, help is only a phone call away.

Whenever you travel internationally on trips of 180 days or less, you can count on our service provider, Global Guardian,[1] for medical, personal and security assistance services:

- Local assistance in 220 countries and territories worldwide.
- 24/7 support center staffed with multilingual assistance coordinators and case managers.
- Medical and security staff.
- Online access from your computer 24/7 from anywhere in the world.

Dedicated Claims Team and Local Expertise

To ensure that your claims service needs are met with a high level of competence and success, we provide:

- A dedicated international claims coordination unit.
- Access to an international network of local claim specialists that provide responsive and efficient claim management.
- Specialists who can tap into local claim investigators and attorneys who know the customs and laws of their respective countries.

Why The Hartford?

We're ready to help you meet global challenges and succeed – no matter where you conduct business.

Fewer Coverage Gaps
We offer a broad package of protection that eliminates many coverage gaps.

Broad Appetite
Our appetite abroad is the same as it is domestically.

Customized Coverage
Multinational Choice can be customized to meet your unique needs, with six coverages, plus 24/7 travel support services from Global Guardian.

Umbrella Coverage
Our umbrella/excess coverage limits can be localized as part of a CMP to meet coverage limit and contractual needs for auto, commercial general liability and employers' responsibility, etc.

Reliable Claims Services
Multinational claims and support for kidnap, ransom and extortion are managed and overseen by The Hartford.

Growth Potential
Our coverage can grow as your business grows, with higher limits and coverage options.

Proven Reputation
For 200+ years, The Hartford has been delivering on our promise. The Hartford has been named one of the "World's Most Ethical Companies" by the Ethisphere Institute fifteen times.

2025 WORLD'S MOST™ ETHICAL COMPANIES®

BUSINESS INSURANCE INNOVATION AWARDS

Learn more. Visit TheHartford.com/multinational to learn more about our multinational solutions.

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[1] Travel support assistance services are provided by our service provider, Global Guardian. These entities are not affiliated with The Hartford and are not providers of any insurance coverage.

Foreign local policies are underwritten by locally licensed third-party foreign insurers within The Hartford Global Insurer Network but are not related with The Hartford by ownership. Exporters and CMP policies are underwritten by Hartford Fire Insurance Company in the U.S. and issued to the U.S.-based insured, covering its financial interest relating to its exposures located outside of the U.S. Generally, claims under foreign local policies will be adjusted and paid locally by the local insurer with The Hartford providing oversight and serving as the U.S. insured's point of contact in the U.S. Claims under the Exporters and CMP policies will generally be handled in the U.S. and paid to the U.S. insured in accordance with the terms and conditions of the policies. The Hartford may contract with third-party risk consultants to perform risk engineering services outside of the U.S.

The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.