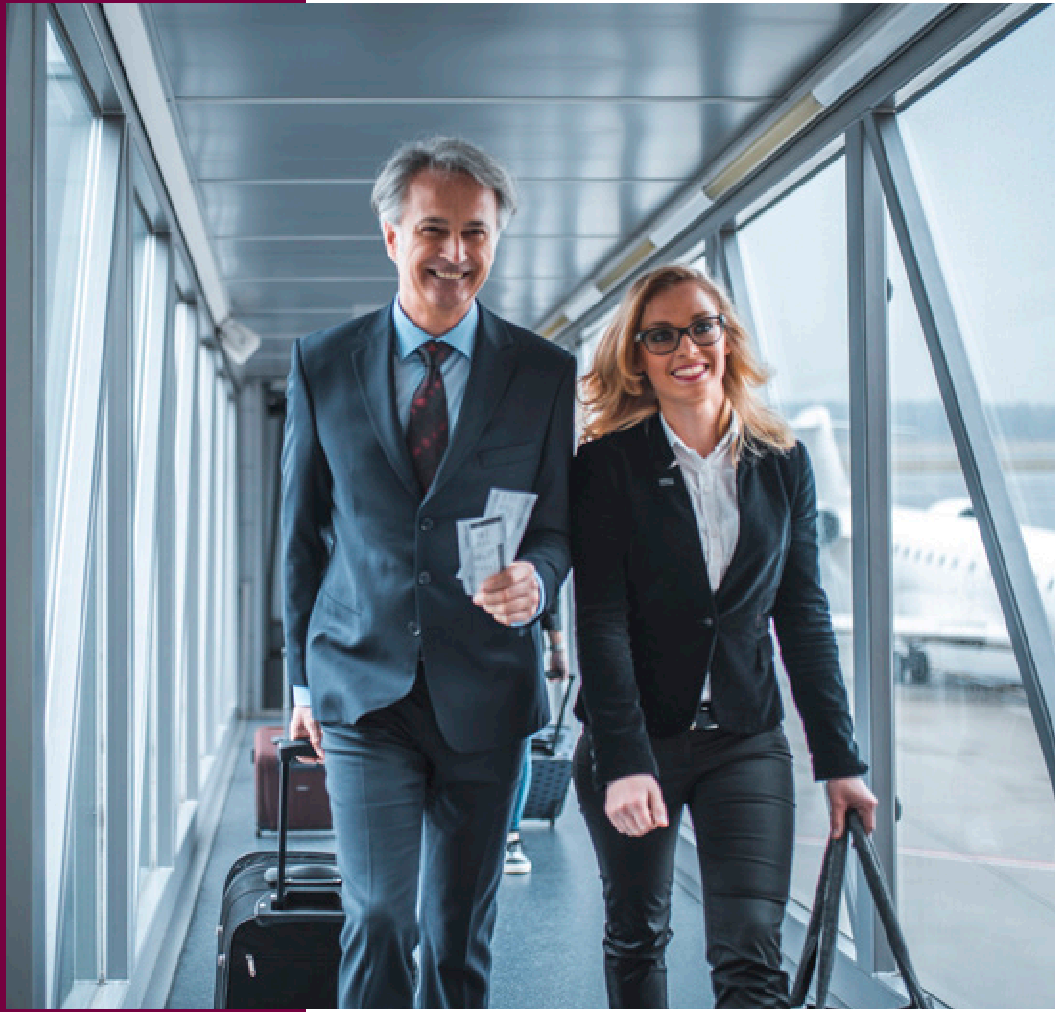
Your business operates on a global scale.

Make sure your coverage does, too.



The Hartford

Taking your business beyond U.S. boundaries opens up a lot of questions.

What kinds of risks could you face? What about complex claims with third-party exposures? How can you best cover your assets and employees – without gaps and delays? And, most importantly, which insurer can you trust?

Take a look at how our global insurance can help resolve these questions and some tricky fictional scenarios.

Property

Example One

A U.S.-based semiconductor manufacturer suffers a fire loss in one of its component parts manufacturing plants in Taiwan. The fire loss causes:

- Damage to the production line and cuts off the flow of parts needed for final assembly of products at the manufacturer's main production facility in the U.S.
- Significant property damage and, ultimately, results in lost sales in the U.S.

Our global property solutions can provide for:

- A master policy, addressing contingent business interruption losses suffered in the U.S., and
- Locally licensed policy solutions, where our clients have local operations, to cover local costs of rebuilding, extra expenses and lost local revenue.

Through our local partner offices, we can quickly dispatch highly qualified adjusters via The Hartford Global Insurer Network. They establish loss and assist the insured with restoration and resumption of business. Through our Insurer Network, we also engage our forensic accounting resources to assist the insured in calculating its business interruption and extra expense loss suffered locally and in the United States.

Business Travel Accident and Emergency Assistance Services

International travel is almost inevitable in today's interconnected world. We have a suite of products designed to protect and support your employees as they travel the world.

Example Two

A U.S.-based employee is injured in an auto accident while traveling in Asia. The Hartford engages its Emergency Response Travel Support Services partner to coordinate emergency medical services to immediately stabilize the injured employee. If necessary, when appropriate medical care isn't locally available, our Service partner arranges medical transport to a treatment facility in the employee's home country. As needed, we will arrange for a spouse, partner or other family member to travel with their injured loved one.

General/Products Liability

Your products and services may find their way outside the boundaries of the United States through direct overseas sales or third-party distributors. Understanding how your coverage may respond is an important step in determining which coverage structure and solutions work best for your organization. Consider the following examples:

Example Three

A U.S. electronics company manufactures several product lines in the U.S. for sale at third-party retailers around the world. A short-circuit in one of the products sold in the U.K. causes a house fire in the U.K., resulting in both bodily injury and property damage. The claimant, a U.S. citizen, brings suit in San Francisco, the location of the U.S. manufacturer's headquarters. In this scenario, The Hartford's Multinational Choice general liability policy would respond, given the location of manufacture, sale, injury and suit. (See coverage matrix, scenario #15.)

Example Four

A U.S. clothing manufacturer produces T-shirts in Vietnam for sale in the U.S. A claimant brings suit in the U.S., alleging the T-shirt caused a severe rash, requiring hospitalization and resulting in lost wages. In this example, coverage would be afforded under The Hartford's U.S. domestic policy. (See coverage matrix, scenario #3.)

Understanding how and where your products are manufactured, sold and used can help identify which policy would respond.

Product Liability Coverage Matrix

Coverage under domestic U.S. and Multinational coverage forms is impacted by the location of a product's manufacture, the location of its sale, the location of injury and the location of suit. This matrix helps illustrate how domestic U.S. and Multinational coverage forms issued by The Hartford may respond in the event of a product liability loss.

Scenario	Products Manufactured In	Products Sold In	BI/PD Occurs In	Suit Filed In	Which Policy Responds
1	United States	United States	United States	United States	U.S Domestic
2	United States	Foreign	United States	United States	
3	Foreign	United States	United States	United States	
4	Foreign	Foreign	United States	United States	
5	United States	United States	United States	Foreign	Multinational
6	United States	United States	Foreign	Foreign	
7	United States	Foreign	United States	Foreign	
8	United States	Foreign	Foreign	Foreign	
9	Foreign	United States	United States	Foreign	
10	Foreign	United States	Foreign	Foreign	
11	Foreign	Foreign	United States	Foreign	
12	Foreign	Foreign	Foreign	United States	
13	Foreign	Foreign	Foreign	Foreign	
14	United States	United States	Foreign	United States	
15	United States	Foreign	Foreign	United States	
16	Foreign	United States	Foreign	United States	

Be globally prepared, no matter where you do business.

We can deliver flexible solutions that:

- Save time, hassle and further loss.
- Help eliminate gaps in coverage.
- Comply with local regulatory requirements.
- Ensure fair outcomes.

Delivering on our promises for 200+ years

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™

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

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