



**GROW YOUR OCEAN MARINE PORTFOLIO WITH
THE HARTFORD'S GENERAL LIABILITY PRODUCT.**



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home

A prime opportunity to grow your ocean marine business.



For more than 200 years, our agents and brokers have trusted The Hartford to protect their clients' ocean cargo, hull and liabilities exposures.

Our ocean marine product portfolio provides your clients with the full security of an industry-leading carrier.

Target operations for marine liability coverage. Here are the marine categories we'd like to pursue through your agency:

- Marine contractors
- Shiprepairers
- Wharfingers
- Stevedores
- Terminal operators
- Charterers
- Boat brokers

NAVIGATE TOWARD YOUR MARKET GOALS WITH A DEDICATED PARTNER

Hartford Marine is dedicated to providing solutions for our agents and broad coverage to our marine insureds.

Our marine general liability coverage combines comprehensive general liability, including:

- Products and completed operations
- Third party bodily injury/property damage
- Fire legal liability

We make this a true marine product by adding a care custody and control endorsement that fits the insured's specific operations.

Flexible enough for changing tides. The maritime industry changes rapidly with economic, legal and other factors. Our marine general liability form can be customized to keep up with these changes. We can tailor insurance solutions for marine operation exposures with our coverage grants and underwriting expertise.



AIM FOR THESE FAVORABLE RISK CATEGORIES

SHIPREPAIRERS	TERMINAL OPERATORS/ STEVEDORES	WHARFINGERS	VESSEL OWNERS AND/OR CHARTERERS	MARINE CONTRACTORS	MARINA OPERATORS
Hull repairs (mobile or fixed); coating, painting, welding	Load/stow/store operations	Safe berth (barges and tugs)	Commercial tugs/ barges	Pile driving	Safe berth
Sandblasting	Bulk commodity terminals	Commercial vessels (all types)	Commercial supply/ crew boats	Breakwater construction	Dock liability
Carpenters	General non-bulk commodity handling		Research vessels	Shore-side construction	
Vessel engine repair/ servicing (mobile or fixed)			Surveying scientific vessels	Dock construction	
Cabinetry/upholstery			Sightseeing vessels	Wind farm (service/repair)	
Electricians				Dredging (controlled locations)	
Plumbing					

COVERAGE THAT FLEXES WITH THE UNIQUE NEEDS OF YOUR CUSTOMERS

The Hartford's specialized marine coverage can address the current, complex and ever-changing needs of the marine industry.

Expansion endorsements

- Other work extension – shiprepairers form
- Traveling workers' extension – shiprepairers form
- Worldwide coverage endorsement
- Gulf of Mexico extension
- Pollution – sudden and accidental

Alternative limit options are available upon request to our underwriters.

THE RIGHT EXPERTISE AND COVERAGE FOR A BROAD RANGE OF EXPOSURES

The Hartford has made strategic hires with significant expertise in ocean marine underwriting, claims and risk engineering. We provide a team of dedicated professionals prepared to offer solutions for your clients' exposures.

Whether your client operates a 24/7/365 bulk terminal or is a sole proprietor artisan contractor, depend on The Hartford for a marine general liability solution.

HELP PROTECT YOUR CLIENTS FROM PERILS ON AND AT SEA.

The Hartford has the financial strength to support your clients' operations. In business since 1810, The Hartford serves millions of customers worldwide. We're known for our commitment in providing superior coverage solutions. And delivering on our promises when our customers need us most.



A company you can trust; we've been named one of the World's Most Ethical Companies by the Ethisphere Institute 10 times.



RELY ON TOP UNDERWRITERS, FOCUSED SOLELY ON MARINE ACCOUNTS

Our team of dedicated ocean marine specialists will address your clients' needs wherever they're located. Our underwriting team is accessible to our business partners across all time zones.

OCEAN MARINE CLAIMS HANDLING

The Hartford has what it takes to help your clients achieve a good outcome after a loss.

We offer the services of full-time, dedicated claims specialists with significant maritime claims experience – plus, extensive professional contacts within the admiralty and independent adjustor communities.

If your client suffers a loss, The Hartford's claims specialist will make contact within 24 hours of notification and will handle your client's claim with professional insight and care.

OCEAN MARINE RISK ENGINEERING

From bad weather to criminal activity, the exposures your marine clients may encounter call for a systematic risk engineering plan. Let The Hartford's Risk Engineering specialists perform a risk management exposure review of their complete operations. Our Risk Engineering professionals have specialized expertise in marine general liability, with domestic and international servicing capabilities. Services include:

- A focus on the specific financial/service needs and results of each client
- Rigorous loss analysis and review
- Training opportunities based on a team approach with clients

GET ON BOARD.

To learn more about The Hartford's marine general liability, contact your local Marine underwriter or email us at commercialmarine@thehartford.com.

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 Financial Services 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 October 2018.

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