PRIVATE CHOICE PREFERRED℠ – BROAD APPETITE WITH DEEP SPECIALIZATION OPTIONS

The Hartford specializes in management and professional liability insurance, with a broad appetite in private and nonprofit organizations. Private Choice Preferred℠ is a flexible suite of products designed to provide comprehensive protection in one convenient package for private, healthcare and not for profit organizations.

In support of our continuing goal to provide market leading coverage, this suite was designed to keep pace with the evolving landscape and help manage your clients individual and corporate exposures.

OUR PREFERRED RISK ENHANCEMENTS BY COVERAGE

COVERAGE	ENHANCEMENTS
COMMON TERMS, CONDITIONS AND LIMITATIONS	• Available Additional Defense Limit outside the Limit of Liability either combined for all Liability Coverage Parts or separate for each Liability Coverage Part as selected. • Broadened definition of Subsidiary to include "Management Control." • Defense Costs includes costs, expert fees, consultant fees and forensic accountant fees. • Extended Reporting Period increased from 60 days to 90 days. • Retention Reduction Credit. • Foreign Jurisdiction means any jurisdiction other than the U.S.
DIRECTORS & OFFICERS	• Elective Notice – no requirement to report D&O Inquiry Claims (without connection to a Wrongful Act), with no penalty if it later becomes a timely reported Insured Person Claim or Entity Claim. • Loss carveback for up to $1 million or the remaining policy limit, whichever is lower, for anti-trust Claims. • Defense Costs now include "SOX 304 and Dodd Frank 954 Defense Costs." • Definition of Loss expansions: - Plaintiff attorney fees awarded by a court to a covered judgment. - Personal Asset Protection Costs: costs incurred by CEO, President or CFO to oppose Enforcement Entity's effort to seize or enjoin personal assets or real property, or to obtain revocation of court order on a covered Insured Person Claim. - Under Side A – includes Insured Entity's taxes imposed on Insured Person due to Entity's Financial Insolvency. - Under Side A – expanding fines & penalties for "unintentional and non-willful violation" of law including the Foreign Corrupt Practices Act. - Insurer will not assert that Loss resulting from Section 11, 12, or 15 of the '33 Act is uninsurable Loss (but is subject to other Policy provisions). • Nonprofit – Broadens Securities Exclusion to include carveback for Bond Debt.

OUR PREFERRED RISK ENHANCEMENTS BY COVERAGE

COVERAGE	ENHANCEMENTS
EMPLOYMENT PRACTICES LIABILITY	• Notice period for EEOC charge increased from 180 days to 365 days after renewal date (when coverage is renewed). • Employment Practices Wrongful Act includes “via social media or social networks.” • Amended Third Party Wrongful Act includes exception for mental anguish, humiliation and emotional distress, similar to Employment Practices Wrongful Act. • “Third Party Definition” changed to “any natural person” other than Employee, applicant or Independent Contractor.
FIDUCIARY LIABILITY	• Three new Insuring Agreements: - Pre-Claim Investigations: Loss resulting from a fact-finding investigation with respect to an Insured Plan, without connection to an identified Wrongful Act, by the DOL or PBGC. - Benefit Denial Appeals: Loss on behalf of Insured resulting from appeal of an adverse benefits determination by an Insured pursuant to the DOL’s claim procedure. - Fiduciary Inquiry Claims: Fiduciary Inquiry Costs in connection with request to Insured Person without connection to a Wrongful Act for interview or meeting by Enforcement Authority. • Loss now includes more covered Civil Fines & Penalties with flexible sublimits.
CRIME	• The definition of “Deception Fraud” is amended to include “Social Engineering Fraud.” • Added automatic joint loss payee coverage for Customers with interest in Money, Securities or Property.
KIDNAP AND RANSOM/EXTORTION	• “Detention” now defined to be a minimum of only 6 hours instead of 24 hours. • Emergency Political Repatriation now also means the return of an Insured Person in a Foreign Country to their Resident Country if both the Insured Entity and the Independent Security Consultant agree that, for political and/or security reasons, the Insured Person needs to leave the country.

A SAMPLING OF BUSINESS CLASSES THAT FALL WITHIN OUR APPETITE

This is a high-level overview of some of our preferred business classes. The Hartford will consider additional classes of business not included in this list.

MANUFACTURING			
TARGET			LIMITED
• Food & Drink • Equipment & Supplies • Machinery • Textile & Fabrics • Printing	• Chemicals • Computers • Ceramic, Cement, Glass, Paper, Plastic, Iron, Steel, Wood & Rubber Products	• Apparel & Footwear • Electronics • Pesticides • Autos, Boats, Trucks & Trailers	• Medical Devices
WHOLESALE			
TARGET			LIMITED
• Furniture & Home • Hardware & Heating & Plumbing Equipment • Machinery, Equipment & Supplies	• Electrical & Electronics • Grocery, Food & Dairy • Sporting & Recreational Goods	• Toys & Hobbies • Apparel & Footwear • Wood, Brick, Stone & Construction Materials	• Beer, Wine & Distilled Alcohol • Medical, Dental & Hospital Equipment

THE HARTFORD

A SAMPLING OF BUSINESS CLASSES THAT FALL WITHIN OUR APPETITE

BUSINESS & OTHER

TARGET

- Management Consulting
- Interior, Industrial & Graphic Design
- Scientific & Technical Consulting
- Computer Programming & Systems Design
- Data Processing
- Veterinary
- Landscapers
- Advertising
- Engineering
- Architectural
- Healthcare-Outpatient
- Retail
- Restaurants

LIMITED

- Accounting, Bookkeeping & Payroll
- Property Management
- Employment Placement
- Real Estate Development
- Communications & Telecommunications Providers
- Healthcare-Inpatient

CONSTRUCTION

TARGET

- A range of contractors, including, but not limited to: Electrical, Plumbing/HVAC, Drywall, Painting, Flooring, Tile, Masonry, Concrete Foundation, Structural Steel
- Oil & Gas Pipeline Construction
- Site Preparation
- Water & Sewer Line Construction
- Highway, Street & Bridge Construction

LIMITED

- General Contractors
- Remediation Contractors

NOT FOR PROFIT

TARGET

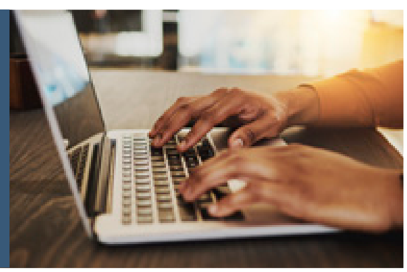
- Foundations
- Social Services
- Trade & Professional Organizations
- Libraries
- Museums & Historical Societies
- Adult Recreation
- Chambers of Commerce
- Community Organizations
- Performing Arts

LIMITED

- Fraternal/Social Organizations
- Research Organizations

THE HARTFORD PRONTO

Our online quoting portal enables agents to submit, quote and sell management liability package solutions online with ease in minutes.



LEARN MORE.

Contact your underwriter today or visit us at **TheHartford.com/pcp**

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