

With more coverage flexibility, your choice couldn't be more clear.

Choices • Specialization • Simplicity

As a result of your feedback and recent industry trends, we're launching significant updates to our Property Choice® form.

We know meeting your clients' expectations is a top priority, so we strive to go above and beyond them. That's why we've revamped our proprietary Property Choice forms. The new forms provide maximum flexibility, meeting your needs more quickly and with fewer manuscripts. Plus, you select and your clients pay for only the coverages they need.

Our team of professionals is ready to help. If you have questions or need assistance, contact your underwriter today.

Here's how we're clearing things up.

Your underwriter can assess account opportunities in industries or emerging markets not included in our "Who We Serve" list as we continue to offer creative solutions.

- Eight property forms have been replaced with a single base coverage form. This includes the coverage extensions formerly contained in our SPICE® endorsements. We've made it easier to read and understand the coverage offering.
- New options allow customized coverage solutions for your clients' business needs. That means greater flexibility in setting limits and only paying for the coverages they need.
- Specialized industry additional coverage options provide the unique coverages your customers demand.
- Comprehensive Business Income coverage contemplates all sources of income, regardless of how it is generated: sales of goods or services, tuition, rental income, revenues derived from hourly rates, and nonprofit/research and development operations.
- New ability to accommodate multiple blanket limits of insurance.
- Built-in flexibility, with items such as coverage time periods and coverage distance triggers adjustable through the declaration.
- Quote proposal, binder and policy declarations uniformly display all coverage options for contract certainty.

Who We Serve

We're committed to providing coverage solutions to a wide variety of industries, including:

- ▶ Business and Professional Services
- ▶ Colleges and Universities
- ▶ Financial Institutions
- ▶ Healthcare
- ▶ Life Sciences
- ▶ Manufacturing
- ▶ Real Estate
- ▶ Retail
- ▶ Technology

Get quick, accurate decisions from our property specialists.
Contact them today.



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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25-ML-2914350 © May 2025 The Hartford