



Flexible coverage that gives your warehouse business room to grow.

Help safeguard your operations as logistics evolve.

You know warehousing today is more than storage. It's a dynamic ecosystem with new technologies and services. As you lease space or contract for additional services, insurance needs and liabilities grow. Our **Warehouse Legal Liability Choice** helps you manage risks and protect your business as it expands.

Protect against potential losses.

Warehouse Legal Liability Choice helps cover losses or damage to customers' goods from fire, water, handling, theft and other causes.

Key coverage features include:

- **Customizable limits and options:** Tailor coverage to your company's needs and exposures.
- **Legal liability for services:** Includes packaging, assembly, kitting and cross-docking at your location.
- **Optional coverages:** Add protection for employee dishonesty, unexplained disappearance, services at unnamed locations, infestation, spoilage and more.

Coverage Highlights

- **Covered property:** Tangible property of others accepted as a warehouse operator or bailee.
- **Newly acquired warehouses:** Coverage for new locations up to 90 days.
- **Claim preparation and mitigation expenses:** Helps cover costs for inventories, appraisals, or preparing other documents in connection with a claim.
- **Debris removal and emergency service charges:** Direct loss coverage for cleanup and emergency response.
- **Earned/uncollectible storage charges:** Protection if you can't collect storage fees due to a covered loss.
- **Pollutant cleanup:** Helps pay court-ordered expenses for pollutant removal after a covered loss.
- **Reward payments:** Helps cover rewards for recovery or conviction related to stolen or damaged property.

Limits are customizable for the built-in coverages including in the Warehouse Legal Liability Choice policy.

Add more protection with these options.

- **Employee dishonesty:** Helps cover losses from fraudulent acts by employees.
- **Unexplained disappearance:** Protection for missing property discovered during inventory.
- **Services at unnamed locations:** Coverage options for work performed away from your premises.
- **Direct damage, infestation, spoilage:** Extend coverage for direct damage, infestation and spoilage due to temperature changes.
- **Contingent liability:** Helps cover property in subcontractor care, subject to written agreement.

Why The Hartford?

- **Specialized knowledge:**
Dedicated underwriters, claims and risk engineering specialists with deep logistics knowledge.
- **200+ years of experience:**
Trusted risk management services and insurance solutions.
- **Comprehensive protection:**
Ask about Property Choice® for building, business interruption and equipment coverage, and Carrier's Logistics Choice for carrier liability.



Learn more. Contact your agent from The Hartford today about available coverage options and visit [TheHartford.com/marine](https://www.TheHartford.com/marine)



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