Offer your wholesale customers coverage that isn't off-the-shelf.

Underwriting | Fast Facts

Target Standard Industrial Classification Codes (SICs)	
51471	Meat, Fish & Poultry Distributor
50641	Heating & Air Conditioning Distributor
50231	Floor Covering Distributor
50741	Plumbing Supplies and Fixtures Distributor
51931	Baking Distributor with Cooking
42631	Janitorial Supply Distributor
51371	Clothing Distributor – Ladies & Girls
42691	Telephone Pagers and Beepers
50851	Barber and Beauty Supplies Distributor
50941	Jewelry Distributor
50131	Auto Parts and Supplies Distributor
50721	Hardware Distributor
51481	Produce Distributor
51131	Gifts Distributor
42571	Electrical Equipment Distributor

Visit our **Appetite Guide**, accessible through the EBC, for a complete list of eligible classes.

Definition

Maximum Property Values

- $10M per location
- $15M per policy total

Maximum Sales Values

- $15M per location
- $15M per policy total

Payroll: $5M

The world of wholesaling operates beneath the usual marketing and social media radar. Wholesalers seldom if ever advertise to the public but still face liability risks. Their industrial risks can range from business interruption to damaged property. And they need a strong net of protection for workers' comp claims that result from injuries, overexertion and falls. Let us help you cover them for the whole picture.

What Good Looks Like

What kinds of wholesalers have risks we'd underwrite? Those with:

- New or updated building or equipment
- Good housekeeping
- Limited over-the-road exposure or delivery by third party
- Driving controls, including MVR reviews
- Material handling controls
- A business focus on one to two industries

Spectrum® Business Owner's Policy (BOP) | Optional Coverages

Key Property Coverages

- **Business Income for Off-premises Utility Services** helps provide coverage if your client needs to suspend operations due to direct physical loss of power, communication or water services.
- **Business Income for Dependent Properties** helps replace lost income if a key third party they depend on—such as an anchor store, customer, supplier or manufacturer—can't buy goods or services, or provide products or inventory, due to a covered property loss at their location.
- **Business Personal Property (seasonal increase)** helps cover business's property and physical assets (buildings, equipment, inventory, furnishings) from loss or damage.
- **Transit Property in the Care of Carriers for Hire** helps cover business's property that's being transported by hired carriers.
- **Transit Business Income** helps cover losses due to business interruption and extra expenses if operations stop after a covered loss or damage to property in transit.

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Key Liability Coverages

Professional Liability helps protect your client's business if they're sued by a customer claiming a negligent act, error or omission in the professional services they provide.

Business Auto

Coverage is available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® BOP and/or workers' comp policy. Not all classes or fleet sizes are eligible for monoline auto.

- **Broad Form Endorsement** – Included on all policies and features 19 coverage enhancements.
- **Fender Bender and Accident Forgiveness Program** – Rewards your clients for making safe choices, which may help control premium costs.

Workers' Compensation

Maximum Payroll per policy (where used as the rating basis): $5M

- **Broad Form Endorsement** – Added to every policy we write. Includes six additional coverage features, at no additional cost.[1]
- **Billing Options** – Helps your clients manage cash flow.

Digital Services

Simple, easy and always available, allowing your clients to:

- **Request Certificates of Insurance and auto ID cards** from their smartphone, laptop, tablet and more.
- Have **direct access to us** 24/7, 365 days a year from anywhere that's convenient for them.

Quote us today. Visit **TheHartford.com**

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[1] Not available in all states.

Property value changes do not apply in Florida. Agents should refer to our Florida Wind Underwriting Guidelines.