

## THERE'S NOTHING STANDARD ABOUT THE HARTFORD'S WORKERS' COMPENSATION COVERAGE.



While the price among policies may be similar, how insurers offer coverage can be very different. Our Broad Form Endorsement includes six additional coverage features and is automatically added to every workers' compensation policy we write, at no additional cost.

### A REAL TIME SAVER

Our bundled approach helps save you time by eliminating separate elections for each coverage feature. Plus, it helps take the guesswork out of offering your customers the coverage they need while providing them with real value for their insurance dollar.

### COMPARE OUR COVERAGE WITH THE INDUSTRY STANDARD

BASIC BROAD FORM COVERAGE FEATURES	THE HARTFORD BROAD FORM	INDUSTRY STANDARD
<p><b>Pay for reasonable expenses</b> including loss of earnings incurred at The Hartford's request as part of any claim, suit or proceeding we defend.</p>	<b>COVERED</b>	<b>NOT COVERED</b>
<p><b>Claim scenario:</b> An employer needs to pay an employee overtime so she can attend a deposition, at The Hartford's request, related to a workers' compensation claim for an injured worker. The overtime amount is an eligible expense.</p>		
<p><b>Voluntary compensation</b> Extends coverage to employees not entitled to benefits under the workers' compensation act and to volunteers where allowed by law, helping to avoid a potential coverage gap.</p>	<b>COVERED</b>	<b>BY ENDORSEMENT</b>
<p><b>Claim scenario:</b> Mary, a volunteer, injures her back when she trips and falls while walking dogs for the owner of her local veterinary hospital. With voluntary compensation coverage, Mary's injury is eligible for coverage.</p>		
<p><b>Employers' liability stop gap</b> in monopolistic states. Provides coverage if an employer is sued by an employee for work-related injuries, helping to avoid a potential coverage gap.</p>	<b>COVERED</b>	<b>BY ENDORSEMENT</b>
<p><b>Claim scenario:</b> On her way to a seminar, a sales rep travels from Pennsylvania to Ohio, where she is injured in an auto accident. The employee files suit against her employer in Ohio, a monopolistic state, claiming the employer did not properly maintain the company vehicle. Employers' liability stop gap coverage may apply to this exposure.</p>		
<p><b>Other states notification</b> The period of time an employer has to notify the insurance company that they have employees beginning work in a state not listed in 3.A of the Policy Information page.</p>	<b>60 DAYS</b>	<b>30 DAYS</b>
<p><b>Claim scenario:</b> Prior to policy renewal, a consulting firm is awarded an out-of-state contract but doesn't notify their agent until 50 days after the new policy has been in force. While the standard reporting requirement is within 30 days of the policy effective date, The Hartford would provide coverage since we automatically extend the reporting requirement to 60 days.</p>		
<p><b>Transfer of rights &amp; duties notification</b> If the employer dies and we receive notice within 60 days after their death, we will cover their legal representative as the insured.</p>	<b>60 DAYS</b>	<b>30 DAYS</b>
<p><b>Claim scenario:</b> A restaurant owner dies. His daughter, who is also his legal representative, takes over the management of the restaurant while she looks for a buyer. The Hartford learns of the owner's death 45 days later when an injured worker files a claim. Since we automatically extend the reporting requirement to 60 days, there is coverage for the injured worker's claim.</p>		
<p><b>Cancellation notice</b> We provide 15 days advance notice of policy cancellation.</p>	<b>15 DAYS</b>	<b>10 DAYS</b>

**With The Hartford,  
it's about more than  
insurance coverage.**



**PROGRAMS TO HELP KEEP EMPLOYEES AND BUSINESSES HEALTHY**

Customers of The Hartford have access to programs that could improve the health of their businesses and the safety and well-being of their employees. Through special arrangements with Shoes for Crews®, The Naturally Slim Program®, Herman Miller and Aurico, your customers could receive significant discounts on products and services that may reduce the likelihood, and potentially the severity, of work-related injuries. Helping control claim costs could have a positive impact on future premiums, which is great news for your customers.



**Shoes for Crews®**  
15% to 25% discounts on footwear designed for better traction and balance to help prevent slips, trips and falls.



**Herman Miller®**  
Special pricing through an exclusive partnership on Herman Miller ergonomic office furniture.



**The Naturally Slim Program®**  
A wellness program where employees learn healthier eating habits, leading to a better quality of life and healthier workforce.



**Aurico**  
In-depth employee screening services including background checks, drug testing, and employment/licensing verification at 25% to 60% off regular rates.

Businesses that need workers' compensation coverage need The Hartford.  
**QUOTE US TODAY.**



Business Insurance  
Employee Benefits  
Auto  
Home

The Hartford receives no compensation for customer's enrollment in or use of these programs and services.

The Hartford does not offer or provide the Shoes for Crews, Naturally Slim, Aurico and Herman Miller products and cannot make any claims or promises that use of those products or services will result in lower workers' compensation losses. All such products and services are provided by Shoes for Crews, Naturally Slim, Aurico or Herman Miller, respectively.

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Claims scenarios are provided for illustrative purposes only. This document contains only general descriptions of coverages which may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Certain coverage and features may not be available in all states or to all insureds.

In the event of a loss, the terms of the policy and circumstances of the loss will determine the coverage provided. This insurance is underwritten by Hartford Fire Insurance Company, Inc., and its property and casualty affiliates, Hartford, CT. **In TX, this insurance is written by Sentinel Insurance Company, Ltd., Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest and Trumbull Insurance Company.** In CA, this insurance is written by Hartford Fire Insurance Company (CA license #7268) and its property and casualty insurance affiliates.

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