

## HARTFORD SPECIALTY® | SPECIALIZED TRUCK EQUIPMENT INSURANCE PROGRAM



## AVOID GAPS IN PROTECTION WITH A POLICY THAT CAN COVER YOUR RISKS.

No matter how carefully you conduct your business, unexpected losses can happen. Although a lower-cost insurance policy can appear to save you money, it might cost you if it doesn't offer the right services.

Take a look at our Specialized Truck Equipment Insurance Program (STEP) instead.

### GEARED TOWARD YOUR COMPANY'S NEEDS.

Whether you're a manufacturer, distributor, or repairer of specialized trucks, trailers and equipment, we offer coverage for:

- Dry freight trailers
- Ambulances
- Dump trucks
- Snowplow attachments
- Fire trucks
- Trailer manufacturers
- Refrigerated trailers
- Auto body shops<sup>1</sup>
- Refuse trucks

### THE VALUE OF DEDICATED EXPERTS

Every resource we offer is dedicated to helping your truck equipment business go the distance. At the core are dedicated underwriters, a risk engineering team and claims experts focused on your industry. Helping you get the right protection, reduce risks and improve outcomes when claims happen.

### BROAD PROTECTION AGAINST YOUR GREATEST RISKS

With customer-focus as our key value, we listen closely to your needs. And provide broad coverage to match, making sure you're protected against a range of risks, through:

**Property Choice®.** Protection against common industry exposures, including:

- Building and business personal property
- Equipment breakdown and debris removal
- Loss of business income due to loss of products and interruption of utility services

## SPECIALIZED TRUCK EQUIPMENT INSURANCE PROGRAM

Property Choice also includes an optional endorsement for truck equipment, called Specialized Property Insurance Coverage Endorsement (SPICE®). This valuable protection covers:

- Customer vehicles in your care, custody or control
- Vehicles held for sale (protects all of the vehicles on your lot)

**General Liability Choice®.** Protection against injuries to others that occur at your business, plus:

- Broad named insured, including contractual liability
- Product recall expense coverage (optional)
- Additional insured status is automatically granted when required under a written contract

**Commercial auto.** For vehicles you own, rent or lease.

- Hired auto physical damage
- Employees as additional insureds
- Liability coverage while test driving customers' vehicles

**Workers' comp.** Helps you reduce costs due to workplace injuries and illness.

- **Broad form endorsement.** At no added cost, protects against exposures typically not covered by standard policies.
- **Team•Work return-to-work program.** Helps injured employees resume jobs safely and sooner.
- **Payroll billing option.** At no added cost, helps you best manage cash flow by basing premium on actual payroll.

**Umbrella liability.<sup>2</sup>** Protects your business in the event of a large catastrophic claim.

**The Hartford's Multinational Choice.** Offers a spectrum of coverage options to provide you with broad protection and peace of mind in over 150 countries.

### SERVICES TO HELP YOU DRIVE DOWN COSTS

- Consultative and educational services on loss prevention, wellness, leave management, absence management, and return-to-work
- Dedicated, expert underwriters, 24/7 claims reporting and specialized claims handlers
- Networks for medical, pharmaceutical and case management providers
- Knowledgeable Risk Engineering consultants

### FLEXIBLE WAYS TO PAY

- Flexible, direct billing<sup>3</sup>
  - >10 payments (25 percent down; nine equal installments)
  - >Four payments (50 percent down; three equal installments)
- Electronic funds transfer



### GET COVERAGE THAT'S RIGHT FOR YOUR COMPANY.

Contact your local agent from The Hartford. Or call The Hartford at 1-800-533-7824.



**THE HARTFORD**

Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> Auto body shops will be considered when the towing receipts are less than 50 percent of the total for towing.

<sup>2</sup> Umbrella liability coverage is only available when we provide coverage for the primary general liability.

<sup>3</sup> Subject to an administrative fee that may vary from state to state.

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 Financial Services Group, Inc. 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 March 2017.

**In Texas and California, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.**

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