

OUR EXTENDED BROAD FORM ENDORSEMENT EXTENDS CUSTOMER VALUE BEYOND INDUSTRY STANDARDS.



Value is a hallmark of The Hartford's workers' compensation program. Our Extended Broad Form Endorsement takes it to the next level. Customers already receive six coverage features at no additional cost from our Broad Form Endorsement. Our Extended Broad Form Endorsement brings five additional

coverage features for only 1 – 3% of our standard policy premium. These features exceed industry standards and are bundled to provide process ease for agents. If price is the primary driver of your customer's purchase decision, our Extended Broad Form Endorsement provides them with real value for their insurance dollar.

COMPARE OUR COVERAGE WITH THE INDUSTRY STANDARD

EXTENDED BROAD FORM COVERAGE FEATURES	THE HARTFORD EXTENDED BROAD FORM	INDUSTRY STANDARD
<p>Employer's Liability Insurance: Provides an employer with increased limits on employer's liability coverage for claims arising out of an employee's work-related injuries. Some employee injuries are not covered by the exclusive remedy provisions, which prohibit an employee injured on the job from making a tort or civil liability claim against their employer.</p>	500/500/500*	100/100/500*
<p>Claim scenario: An employee of a restaurant sues his employer for an illness he believes was due to food poisoning, alleging his employer was negligent in how the meal was prepared. Employer's Liability Insurance helps cover this exposure.</p>		
<p>Unintentional Failure to Disclose Hazards: Ensures The Hartford will not deny coverage in the event a customer unintentionally fails to disclose important hazards of their business when a policy is written.</p>	STATED (EXPLICIT)	NOT STATED (IMPLICIT)
<p>Claim scenario: By accident, one of your customers supplies information about their operation that would make them ineligible for coverage through The Hartford. With the Extended Broad Form, we will not deny coverage for an honest mistake.</p>		
<p>Waiver of Rights to Recover from Others: This provision will help protect your customer if they enter into a contract with a client and this client requires your customer to waive their right to recover for incidences for which the client is liable.</p>	COVERED	BY ENDORSEMENT
<p>Claim scenario: A retail client of your wholesaler customer requires them to waive its recovery rights in the event an employee of the wholesale company is injured while making a delivery to the retailer.</p>		
<p>Foreign Voluntary Compensation: Pays for either workers' compensation state benefits or employee liability suits. Repatriation expenses and endemic disease are included.</p>	COVERED	BY ENDORSEMENT
<p>Claim scenario: The vice president of a U.S. marketing firm is on an extended trip to Europe to pursue new business opportunities. While in Europe, he is injured. With Foreign Voluntary Compensation coverage, his work-related injury is covered as if it occurred in the U.S.</p>		
<p>Longshore & Harbor Workers' Compensation: Provides benefits for employees who may have a claim while working on watercraft, docks, shipping terminals or shipyards.</p>	COVERED	BY ENDORSEMENT
<p>Claim scenario: A computer programmer is injured when he slips and falls on a one-time assignment to service the navigation system on a docked ship. Since the Longshore & Harbor Workers' Compensation benefits are more lucrative than most state benefits, the injured worker makes a claim for United States Longshore & Harborworkers' (USL&H) benefits. This claim is covered by the USL&H coverage provided under the Extended Broad Form Endorsement.</p>		

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

WE HELP CUSTOMERS PROTECT THEIR MOST VALUABLE ASSET. THEIR PEOPLE.

For many employers, getting injured workers back to work is a priority. We've got them covered. Our claim management programs promote better outcomes, helping employees return to work quickly. For example, our:



Preferred Medical Provider Network includes 1MM healthcare providers nationwide, helping to ensure easy access when care is needed.



Nurse Case Managers coordinate care and return-to-work efforts, guiding an injured worker and their family members through the treatment process.



Pharmacy Benefit Management Program provides access to nearly 65K pharmacies countrywide. In most cases, there are no out-of-pocket expenses for the injured worker, easing the financial burden of being out of work.



Team•Work focuses on ability management to identify and offer transitional duties to help keep injured workers productive, engaged and involved while working toward returning them to their prior job duties.

Healthy businesses. Healthy employees. As a customer of The Hartford, you have access to special programs created for both big picture and employee well-being. Through special arrangements with industry-leading vendors, customers can receive significant discounts on products and services that may reduce the likelihood, and potentially the severity, of work-related injuries. This can help control claim costs, and positively impact future premiums. These are benefits every customers should be able to take advantage of. **GET THE DETAILS.**

ADD MORE VALUE FOR YOUR CUSTOMERS. Quote The Hartford's workers' compensation with our Extended Broad Form Endorsement today.

- Higher limits provided where required by law.

The Hartford receives no compensation for customer's enrollment in this program and cannot make any claims or promises that use of Aurico products or services will result in lower workers' compensation claims. All services referenced in this brochure are provided by Aurico, who is solely responsible for its products and services. The use of research provided in this presentation is not an endorsement by the researchers or their associated organizations.

Certain coverages and features may vary and may not be available in all states. Applicants are individually underwritten and some may not qualify. 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. The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT.



Business Insurance
Employee Benefits
Auto
Home