

The Hartford's Workers' Compensation Enhanced Coverage Highlights

For the health of your business

With a Workers' Compensation policy from The Hartford, you receive more than the required standard protection. A basic Broad Form Endorsement that broadens your coverage is automatically included with your policy at no additional cost to you. You also have the option to purchase an Extended Broad Form Endorsement.*

Enhanced Coverage Features and Benefits of our Broad Form Coverage Endorsement

BASIC BROAD FORM ENDORSEMENT	This endorsement provides a number of important extra coverages beyond those required by law that may be important for your business.
Reimbursement for Reasonable Defense Expenses	Provides reimbursement for your reasonable expenses incurred on your behalf in connection with a claim proceeding or suit we defend. This coverage extends to loss of earnings.
Employers' Liability Stop Gap	Provides employers' liability coverage in monopolistic states.
Voluntary Compensation	Provides coverage for employees that are not subject to the Workers' Compensation law.
Other States Insurance – Extended Reporting Requirement	Allows sixty days – instead of the industry standard of thirty days – to notify The Hartford to add states where you have newly set up operations.
EXTENDED BROAD FORM ENDORSEMENT	This endorsement includes all of the enhancements featured in the basic Broad Form Endorsement and adds valuable additional coverage at a small increase of premium. Some of these coverages can give you peace of mind because they provide automatic coverage in situations you may forget to insure because they may not be in your daily business routine.
Increased Employers' Liability	Automatically increases the limits for your employers' liability insurance.
Waiver of Our Right to Recover from Others	Waives the right of recovery against anyone the named insured has, through a written contract, waived its rights.
Foreign Voluntary Compensation	Automatically extends your workers' compensation insurance to cover your employees who suffer employment-related injuries or illnesses while traveling on business outside of the policy territory.
Unintentional Failure to Disclose Hazards	Eliminates a gap in coverage for an unintentional failure to disclose a hazard. The standard policy does not provide this coverage bridge.
Longshore and Harbor Workers' Compensation Act Coverage	Longshore and Harbor Workers' Compensation coverage is automatically provided for employees that fall under the USL&H act.

* These highlights do not provide a complete description of all coverage capabilities offered under The Hartford's Workers' Compensation Policy and its Broad Form Endorsement. All coverages are not available in every state.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. 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 Hartford 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.

