



The Hartford Simplifies Property Coverage For Midsize Businesses

Introduces easy-to-navigate policy; adds automatic 'green' coverage, enhanced core protection and industry-specific insurance options

HARTFORD, Conn., Oct 06, 2009 (BUSINESS WIRE) -- The Hartford has revamped its Property Choice(R) policy to take the guesswork out of finding and understanding key policy provisions. The intuitive design and streamlined form is one of several enhancements designed to bring simplicity and transparency to The Hartford's [property insurance coverage](#) for midsize businesses.

"Agents have told us their clients need comprehensive property protection in a policy that is straightforward and easy to understand - that's what Property Choice delivers," said Gary Thompson, executive vice president of The Hartford's Middle Market and Specialty Commercial businesses.

The Hartford's Property Choice provides broad coverage for physical structures, equipment and inventory, lost revenue, business and personal property, with optional coverage packages for industry-specific exposures. With the policy's new segmented, easy-to-follow layout, table of contents and summary of coverage limits up front, midsize businesses and agents can tell at a glance what is covered and where there may be gaps that need to be addressed.

"Whether companies are looking to protect their most common property exposures or address a specific industry or individual need, Property Choice is a flexible policy that can be tailored for a variety of midsize business needs," said Thompson.

Key coverage enhancements include:

- **New Green Choice(R) Coverage** - Up to \$100,000 of additional coverage is automatically included to replace damaged materials with energy efficient materials, such as insulation or light bulbs, or to upgrade or maintain green building features after a covered loss.
- **Enhanced Core Coverage for Additional Protection** - Increased limits for newly acquired buildings, business personal property, utility interruption services, ordinance or law, and debris removal. The policy also includes extra expense coverage up to \$25,000 and an ingress/egress enhancement for business interruption up to \$50,000. New coverage options include spoilage due to a power outage or other non-mechanical breakdown cause of loss, and selling price coverage extended to non-manufacturers.
- **Industry-Tailored Property Protection** - Updated Specialized Property Insurance Coverage Endorsements (SPICE) to address exposures specific to more than 40 different industries, including technology, life sciences, metal manufacturers, private education, healthcare facilities, wholesaler-distributors, real estate management and financial institutions.

"Midsize businesses and their agents already know The Hartford as a leading workers' compensation insurer," said Thompson. "We want businesses to know that we're committed to being their top choice for property insurance as well. These coverage enhancements, along with our outstanding loss control and claims services, are designed to help customers protect their business, manage their risk and recover from loss with minimal interruption."

For more information about The Hartford's insurance for midsize businesses or to locate an agent in their area, business owners should visit www.thehartford.com/midsize-business. Agents should contact their local Hartford representative.

About The Hartford

Celebrating nearly 200 years, The Hartford Financial Services Group, Inc. (NYSE: HIG) is an insurance-based financial services company that serves households, businesses and employees by helping to protect their assets and income from risks, and by managing wealth and retirement needs. A Fortune 500 company, The Hartford is recognized widely for its service expertise and as one of the world's most ethical companies. More information on the company and its financial performance is available at www.thehartford.com.

HIG-PC

Some of the statements in this release may be considered forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. We caution investors that these forward-looking statements are not guarantees of future performance, and actual results may differ materially. Investors should consider the important risks and uncertainties that may cause actual results to differ. These important risks and uncertainties include those discussed in our Quarterly Reports on Form 10-Q, our 2008 Annual Report on Form 10-K and the other filings we make with the Securities and Exchange Commission. We assume no obligation to update this release, which speaks as of the date issued.

SOURCE: The Hartford Financial Services Group, Inc.

The Hartford
Pamela Rekow, 860-547-8990
Pamela.rekow@thehartford.com

Copyright Business Wire 2009