



# WAREHOUSE & LOGISTICS CHOICE<sup>SM</sup>

## The Hartford: Coverage you can depend on to move commerce ahead

In the 21st century, warehouse operators no longer only provide storage services. Trucking companies are doing more than moving goods between two points. Like you, most have expanded their operations to encompass a variety of third-party logistics services. These services create revenue and growth opportunities – and the need for insurance coverage that keeps pace with your business.

### Protect your business with The Hartford

Having the right insurance is an important risk management tool for your business. It can help you survive the financial consequences of warehouse fires, over-the-road accidents, and a variety of other covered causes of loss or damage to your customers' goods. When you purchase Warehouse & Logistics Choice from The Hartford, you get essential protection designed specifically for your industry. You also have the flexibility to customize your limits of insurance and add optional coverage to meet your company's individual needs and exposures.

### Why choose The Hartford?

Because we understand your business's needs.

- Our policy integrates warehouse legal liability and motor truck cargo liability (when purchased) into a single, easy to use form, eliminating coverage gaps and the headaches that come with them.
- Coverage is included for your legal liability as a bailee for direct physical loss or damage to property of others that results during storage, packaging, labeling, deconsolidation, cross-docking, pick-and-pack and other value added services that you provide.
- There is no voluntary parting exclusion.
- Optional coverage for goods at unscheduled premises gives you the flexibility to store goods at other locations and in the care, custody or control of other warehouse operators or bailees under contractual agreement with you, allowing you to expand your capacity as needed.

- Optional Carrier's Liability offers coverage for property that you've accepted as a carrier when physical damage or loss occurs as a result of transporting that property on your owned or leased trucks.
- Optional Contingent Carrier's Liability extends coverage for direct physical loss to goods while they are being transported by another cargo carrier with whom you have a contractual agreement.
- Important additional coverages are built-in including:
  - Equipment, Tools and Computers
  - Other Business Personal Property
  - Earned storage or Freight charges
  - Change in Temperature, and more

### Marine Specialists

With The Hartford, you get:

- Marine underwriting specialists who have the knowledge and experience to work with your insurance agent or broker to help them properly protect your business
- 24/7 access to warehouse and logistics claims specialists who handle claims quickly and efficiently so you can continue to meet your customers' needs when a loss occurs

### Choose The Hartford

When you choose The Hartford, you not only get broad coverage and excellent claim service, you get the piece of mind that comes from knowing your business is covered by an insurer with 200 years of experience and commitment to our policyholders.

If your business needs include property coverage for buildings you own or lease or for coverage to protect your income stream in the event of loss of or damage to your warehouse, your agent can help you further simplify your risk management program with Property Choice® and Business Interruption protection from The Hartford.



To learn more about available coverage options and how to protect your business with Warehouse & Logistics Choice, talk with your Hartford agent today.

## Coverage Highlights

### Covered Property

Your Hartford policy defines covered property as tangible property of others that you have accepted as a warehouse operator or bailee.

### Accounts Receivable

If a covered cause of loss results in direct physical damage to your electronic records, you'll automatically have up to \$5,000 coverage for amounts due from customers that you are unable to collect, interest charges on a loan required to offset amounts you are unable to collect, excess collection expenses, and other reasonable expenses to reestablish your accounts receivable records.

### Equipment, Tools, and Computers

We build-in up to \$50,000 to cover damage to or loss of forklifts and other self-propelled vehicles, tools, hand trucks, rack systems, computers and networking systems, and other business personal property used in your business.

### Earned Storage or Freight Charges

If you are unable to collect earned storage or freight charges due to a covered loss to Covered Property, The Hartford's policy may pay up to \$25,000 coverage for uncollectible charges.

### Debris Removal Expense

In today's environment, removing and disposing of damaged property after a loss can be surprisingly expensive. We provide up to \$50,000 or 25% of the amount payable for direct physical loss before the deductible, for expenses to remove debris.

### Pollutant Cleanup and Removal

Your Hartford policy will pay any legally imposed expenses you incur, up to \$25,000 per policy period, to remove or extract pollutants from land or water when they are released as a result of a covered loss to covered property.

### Change in Temperature

Up to \$50,000 may be paid when covered property is damaged by a change in temperature or humidity resulting from a mechanical breakdown of the warehouse's or truck's heating, refrigeration or cooling systems.

### Tenant Improvements and Betterments

Your Hartford policy automatically includes \$25,000 to cover direct physical damage to or loss of fixtures and equipment that you install in your leased or rented building.

### Valuable Papers, Data, and Software

Electronic record keeping is essential in the increasingly sophisticated warehouse & logistics industry. Your policy provides \$10,000 of coverage to restore, repair, replace or reproduce your valuable records, data and software.

### Newly Acquired Warehouses

As your business grows, you may lease or purchase additional warehouse space. The Hartford includes up to \$500,000 to cover your legal liability for direct physical loss or damage to covered property for up to 90 days, subject to the expiration or cancellation of your policy.

### Unexplained Disappearance & Shortage

Your coverage is extended for sums you are legally obligated to pay as damages to covered property that are discovered missing for unexplained reasons upon taking inventory of the goods, up to \$50,000.

## Optional Coverage Available with Warehouse & Logistics Choice

### Unscheduled Premises

To be successful, you need to capitalize on opportunities to grow your business, even when that means contracting with another party to provide additional storage or services. With The Hartford, you have the option to include coverage for your liability for property in the care, custody or control of other warehouse operators or bailees while that property is located away from your scheduled location(s).

### Carrier Liability

This optional coverage is important for companies whose operations include transporting the goods of others by truck. You'll have coverage for your liability for damage or loss to property in your, care, custody and control while that property is in transit on trucks you own or lease.

### Contingent Carrier's Liability

Your company may not always have your own vehicles standing by to accept new business. With optional Contingent Coverage from The Hartford, you can accept new work, subcontract the carriage, and rest assured that you'll have coverage for your own liability, if any, for goods transported by another carrier under contractual agreement with you.

### Employee Dishonesty

Unfortunately, losses to goods in warehouses or in transit are sometimes the work of the people you trust most - your own employees. This optional endorsement extends coverage to your legal liability for the direct physical loss of covered property that results from fraudulent, dishonest or criminal acts committed by your employees.

*Higher limits are available for each of the built-in coverages included in Warehouse & Logistics Choice.*

**With The Hartford Behind You, Achieve What's Ahead of You.®**

[www.thehartford.com/info/marine](http://www.thehartford.com/info/marine)

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 and all claims for coverage are subject to claims adjusting 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. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.