



FOR CUSTOMIZABLE SOLUTIONS,
START WITH A CARRIER THAT
SPECIALIZES IN THEM.

We make it our business to know your client's business. That's why our professional liability coverage is the right choice for a wide range of professional businesses. It starts with our experienced underwriters who have specialized knowledge in a particular industry. Their expertise brings a better understanding of what those businesses face, allowing us to develop solutions tailored for their unique needs. Our underwriters also have significant authority, handling new and emerging risks and delivering the quick turnarounds you need. So you can feel confident in the coverage you're providing while you build long-term partnerships with your clients.



PROGRAM HIGHLIGHTS

- Twin City Fire Insurance Company is an Admitted Company and A.M. Best rated "A+" (Superior), and Financial Class XV
- Broad underwriting appetite with over 60 eligible classes
- Limits of liability up to \$10,000,000 – primary or excess
- Exceptional service



COVERAGE HIGHLIGHTS

- 50/50 softened hammer clause
- Subsidiary coverage
- Punitive damages, where allowed by law
- Disciplinary proceedings coverage
- Personal injury coverage, including mental anguish or emotional distress
- Defense for fraud, dishonest, intentional acts
- Worldwide coverage



TARGET CLASSES OF BUSINESS

- Administrative Services
- Advertising Agencies
- Advertising - Promotions
- Arbitrators/Mediators
- Associations
- Auctioneers
- Automobile Appraisers
- Bankruptcy Trustees
- Call Centers
- Career Counseling
- Claims Adjusters
- Commercial/Graphic Artists
- Communications Consultants
- Court Reporters
- Editing Services
- Educational Consultants
- Employment/Executive Search Agencies
- Energy Consultants
- Equipment Appraisers
- Expert Witnesses
- Forensic Investigators
- Franchisors
- Graphic Designers
- Interpreters
- Linguists
- Litigation Consultants
- Management Consultants
- Marketing Agencies/Consultants
- Non-Profits
- Printers
- Private Investigators
- Process Servers
- Project Managers
- Public Relations Firms
- Sales Consultants
- Staffing Firms (Temp/Perm/Exec)
- Stenographers
- Technical Consultants
- Testing Services (non-medical)
- Third Party Administrators
- Translators
- Trustees
- Tutors
- User Experience Researcher
- Visual Merchandiser

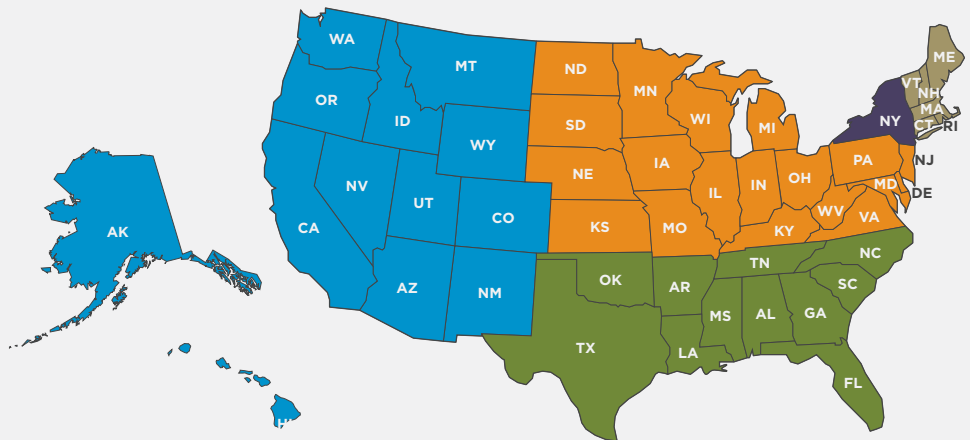
CONTACT INFORMATION

- **NORTHEAST**
- **NEW YORK CITY**
- **WESTERN DIVISIONS**

Steven Barbal
 T 203-546-2865
 steven.barbal@thehartford.com

- **NEW YORK CITY &**
- **CENTRAL DIVISIONS**

Joe Fenton
 T 201-455-0258
 joe.fenton@thehartford.com



- **SOUTHEAST DIVISION**

Tabitha Hale
 T 678-566-4335
 tabitha.hale@thehartford.com

SUBMISSIONS MAILBOX: GlobalSpecialtyFLsubs@thehartford.com

LEARN MORE.

Put our specialized knowledge and experience to work for your clients.
 Contact your representative from The Hartford today.

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. Coverage may not be available in all states or to all businesses. 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 September 2021.

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