

## In a Position of Trust since 1810

**Trust.** It's at the heart of the financial services industry.

No one knows that better than The Hartford. For nearly 200 years, we've been an industry leader because we live by one simple rule ... we keep our promises to our customers.

Investment management and adviser firms also work hard to establish long-term trust with their customers – offering guidance and helping to build solid and secure financial futures for clients. So when investment management and adviser firms are looking for insurance coverage they can depend on – you can be proud to offer a full product solution from The Hartford – a company they can trust. Our innovative and industry-leading products, responsive claim service and financial strength and stability make us a perfect fit for this dynamic industry.

### **We Make It Easy**

Recommending The Hartford to your investment management and adviser customers is easy. You know the strength of our innovative products. You know the expertise and responsive service provided by our dedicated industry experts. You know the value we offer through our risk management and loss control resources.

The Hartford has an established track record of success in writing a significant amount of business in the rapidly growing Financial Services industry. We know the industry and offer you the marketing tools you need to attract and retain these customers. Specially designed tools like our *Assets@Risk* newsletter will help you to keep your customers informed. Also, The Hartford keeps you up-to-date with industry information available on our Electronic Business Center and in our Agent eNewsletter.

Our one-company solution offers you the opportunity to partner with The Hartford to successfully target and capture this market.

Our appetite includes:

- Securities brokers and dealers
- Investment advisers
- Pension, hedge and mutual fund managers
- Private equity investors
- Venture capital firms

## Products and Services to Depend On

The Hartford delivers the right products for your investment firm customers. We offer a one-company solution, with comprehensive products and services in:

- Property & Casualty
- Professional & Management Liability
- Fidelity
- Surety

### Property Choice® for Midsize Businesses

The Hartford's innovative Property Choice products are industry-tailored to address the unique needs of investment firms. Here are some highlighted features:

- **Trust Properties** – optional coverage applies to property held in trust if it is damaged by a covered loss.
- **Computer Equipment and Media Coverage** – protects a wide range of computer/electronic equipment and media used for financial transactions.
- **Equipment Breakdown** – coverage for business equipment, such as computers and communications systems, is built into the property policy.
- **Tenants Coverage** – includes improvements and betterments, damage to building glass, building damage as a result of theft and lease assessments for a lessor's uninsured building damage.
- **Business Travel** – covers business items such as laptop computers that are in an employee's control while traveling anywhere in the world.

- **Valuable Papers and Records** – covers the cost to replace or restore these important items when damaged by covered perils.
- **Fine Arts** – provides coverage for art objects owned or in the care, custody and control of the insured.
- **Extra Expense** – optional coverage to reimburse insureds for expenses incurred to avoid or minimize business interruption after a covered loss.
- **Business Income** – optional coverage to reimburse lost income following a covered loss.

Our **Financial Services SPICE®** endorsement offers important coverage extensions, including:

- Business Personal Property in Transit
- Additional insurance for Fine Arts in any one occurrence
- Loss or damage to Outdoor Signs at scheduled premises
- Lock re-keying or replacement at scheduled premises
- Additional Utility Services coverage
- Valuable Papers per occurrence

### General Liability Choice®

We offer the investment industry our leading General Liability form which includes tailored coverage such as:

- **Automatic additional insured** – if a written contract requires others to be named as additional insureds on the policy, we'll automatically extend that status to them. We can also provide them with primary coverage if required.
- **Bodily injury to others** – includes protection for mental anguish claims resulting from bodily injury, sickness or disease for which the insured is held responsible.
- **Damage to property of others** – provides up to a \$300,000 limit if insured is responsible for damages to the premises they rent or occupy if the damage results from fire, lightning, or explosion.
- **Premises medical payments** – provides up to \$10,000 in medical expenses for each person injured on insured's premises or because of insured's business operations.
- **Property held in trust** – optional coverage protects against claims made if someone is injured on a property which is held in trust by their firm.

### Automobile Coverage

Investment management and adviser firms have a complete solution for their auto exposures with The Hartford. We cover owned vehicle fleets, as well as rental vehicles, non-owned autos and autos held in trust. Whenever our auto policies cover vehicles owned by your client's company, we attach our broad form endorsement which provides additional coverage, such as lease gap coverage, glass repair waiver of deductible, extension of excess liability, and coverage to the employee who operates his/her personal auto on company business.

### Workers' Compensation

The Hartford is one of the nation's ten largest workers' compensation providers. Our comprehensive portfolio of workers' compensation coverage and service sets us apart. Our two customized broad form endorsements offer more than the standard policy. In addition, our trust option can include employees of trusts.

- Our basic option (at no extra cost) provides your clients with extensions, such as:
  - Employers' Liability Stop Gap
  - 60-day provision to notify us to add states where your clients have set up new operations
  - Voluntary compensation for employees not covered by state statutes

- Our extended option (available for a small additional charge) includes all the enhancements in our basic option plus:
  - Foreign Voluntary Compensation to protect employees who travel overseas
  - Increased limits for Employers' Liability insurance
  - A waiver of our right to recover from other liable parties if a signed agreement is in place requiring the waiver

We also provide value-added services and tools to our workers' compensation clients, including access to loss control advice, medical bill review and Team•Work<sup>SM</sup>, which offers tools your clients need to implement their own return-to-work program.

### **Umbrella Coverage**

The Hartford's umbrella coverage is designed to begin where our primary coverage ends, providing consistent, continuous coverage. The broad scope of coverage extends over primary general liability and auto liability. Umbrella limits are available up to \$15 million.

### **International Coverage**

The Hartford can give your clients access to ACE USA, the U.S.-based retail operating division of The ACE Group of Companies, which can provide your clients with property and liability insurance to protect their foreign operations. We can also provide coverage for emergency medical, legal and security assistance for your client's employees and their families outside the U.S. as well as coverages such as kidnap and ransom.

### **Traditional Spectrum® and Spectrum Xpand® for Smaller Businesses**

Our Small Commercial segment offers industry-tailored products and services, including our traditional Spectrum and Spectrum Xpand for smaller investment management and adviser firms. Spectrum Xpand, in particular, is a market leading BOP for larger small businesses. It provides the comprehensive coverage you expect from The Hartford with an ease of doing business that is unsurpassed.

Features include:

- Leading edge technology – our award-winning flagship technology, ICON 2.0, which makes traditional Select submissions easy for agents. Our Electronic Business Center provides one-click access to quoting new business, servicing policyholders and much more.
- Computers & Media and Equipment breakdown coverage (available with traditional Spectrum and Spectrum Xpand) for investment firms where dependence on electronic equipment is heavy.
- Base Spectrum and Spectrum Xpand policies include:
  - Equipment Breakdown
  - Valuable Papers & Records
  - **Identity Recovery for Business Owners**
- Traditional Spectrum also includes:
  - Business Income & Extra Expense (Optional for Xpand clients)
  - **Employment Practices Liability**

*(Features continued on page 6)*

*(Features continued from page 5)*

- The Financial Services Stretch® for Spectrum and Stretch Xpand® for Xpand. Both endorsements bundle important coverages together for a lower cost than if purchased individually, including:
  - Computers & Media
  - Off-Premises Utility Services – Direct Damage
  - Laptop Computers Worldwide (not covered if checked as baggage)
  - Business Income for Off-Premises Utility Services
- Stretch Xpand provides a blanket limit of \$150,000 for five important coverages for this class of business.
  - Accounts Receivable
  - Computers & Media
  - Debris Removal
  - Personal Property of Others
  - Valuable Papers & Records
- Small Commercial also offers important coverage for Trust Properties, which comes with an easy process. Separate trust property schedules are automatically produced on issuance and at each endorsement, so they are clearly distinguishable from the balance of the client's property. This makes it easy for the agent and business owner to quickly see what trust properties are covered and what their limits are.
- The appetites of Hartford Fidelity and Hartford Financial Products (HFP) complement our Spectrum and Spectrum Xpand offerings.

Small Commercial enhances ease of doing business through our Service Centers, staffed with highly-trained, experienced professionals who ensure seamless, rapid service for your clients.

### **Customized Professional Liability Coverage from Hartford Financial Products (HFP)**

In today's complex and litigious environment, professional liability insurance has become essential for sophisticated clients. Even companies with advanced risk management practices still request this coverage, as laws and regulations governing their business practices often change faster than their businesses can. Teaming with brokers and agents, HFP, a leading provider of professional liability insurance, tailors coverage to suit the ever-changing needs of investment management and adviser firms and strives to develop long-term, solid relationships with these clients.

The Hartford Premier Asset Management Protection Policy protects investment advisers, mutual funds and hedge funds against claims resulting from wrongful acts in the performance of professional services for clients and other third parties. The policy is designed to provide the following coverages tailored in any combination:

- Investment Adviser Professional Liability
- Investment Company Professional Liability
- Directors & Officers Liability
- Affiliated Service Provider Liability
- Private Equity Fund Management Liability
- Venture Capital Fund Management Liability

As one of the nation's largest underwriters of Directors & Officers insurance, dedicated Financial Services industry experts at HFP can provide coverages for a range of accounts.

### **Customized Fidelity Coverage**

The Hartford is also a leader in providing fidelity and comprehensive crime coverage for investment advisers, mutual funds and private equity firms.

To meet the compliance needs of these customers, we offer:

- **Investment Adviser ERISA Fidelity**

Investment advisers that assist ERISA plan trustees (their clients) with investment strategies are also "fiduciaries" who must be bonded. This policy schedules all of the adviser's ERISA plan clients as named insureds on the policy and provides coverage for acts of theft of plan assets by investment adviser employees.

- **Investment Company Bond**

Our proprietary form for Mutual Funds (Investment Companies/Registered Management Investment Companies) provides the coverage required by the Securities and Exchange Commission for registered

management investment companies. Our Investment Company Bond form includes but is not limited to these coverages:

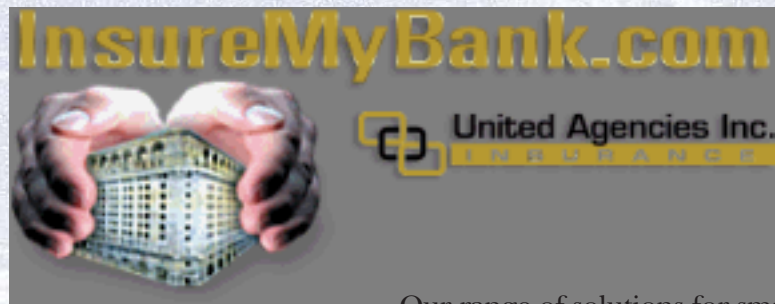
- Larceny and Embezzlement of Employees
- Transit
- Premises
- Forgery
- Securities
- Computer Systems Fraudulent Entry
- Uncollectible Items of Deposit

### **Private Equity Firms**

Hartford Fidelity also provides coverage for Private Equity firms under the standard Surety Association Form 14. All standard financial institution coverages are provided and working with Diversified D&O product and industry experts at HFP, we can provide a total solution to address the specialty insurance needs of private equity firms.

### **Commercial Surety from Hartford Bond**

Hartford Bond is an industry leader in providing Commercial Surety bonds for a wide variety of clients. Hartford Bond can meet the Commercial Surety needs of your investment management and adviser firm customers. Our professional team of underwriters evaluates your client's business and obligation on its own merits. Our in-depth knowledge of this industry means a quick and equitable underwriting decision when you need it.



Our range of solutions for small and midsize investment management and adviser firms is custom-tailored and offers exceptional value. Our products and services are flexible and adaptable so we meet the needs of investment management and adviser firms with basic requirements as well as those with more difficult exposures and complex coverage needs.

[Click here](#) and visit our web site to setup your no obligation Insurance Program Evaluation.