



## SMALL BUSINESS INSURANCE

# Workers' Compensation

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*Insurance protection for the health of your employees — and your business.*

As a small business owner, one of your most important assets is your people. So when an employee suffers a work-related injury or illness, you feel it — both emotionally and financially.

Because employee injuries can impact your insurance premiums and your profitability, you need the expertise of a seasoned company that offers the coverages and capabilities you need to address these indirect costs.

At The Hartford, we're dedicated to helping you get injured employees back to work as quickly as is medically appropriate — so you can limit losses. We can even assist you in preventing injuries and illnesses from occurring in the first place.

### **Broad Range of Coverages**

Perhaps what business owners appreciate most about The Hartford's Workers' Compensation Program is our range of coverages. Because not every company's needs are the same, we offer two versions of our Workers' Compensation Broad Form Endorsement.

Not only will you find many of the standard coverages in our Basic version, but we also go beyond these statutory requirements. And if you're looking for additional coverages, you'll find we pack even more value into our Extended Options plan.

Here are just some of the coverages included in our **Basic Broad Form Endorsement** that may be especially valuable to your business:

- Reimbursement for your reasonable expenses — including loss of earnings — incurred on your behalf in connection with a claim, proceeding or suit we defend.
- Employer's liability stopgap for all states where workers' compensation is provided by a monopolistic state fund.
- Voluntary compensation for your employees who are not covered by state statute.
- Sixty days — versus the industry standard of 30 days — to notify us to add states where you have newly set up operations.



Our **Extended Broad Form Endorsement Option** adds valuable coverage at a nominal increase and includes all of the enhancements offered in our basic option, plus:

- Increased limits for employers' liability insurance.
- Waiver of our right to recover from other parties liable for an injury to your workers in those instances where you have signed an agreement with the other party requiring such a waiver.
- Extension of workers' compensation insurance to cover your employees who suffer employment-related injuries or illnesses while traveling on business outside the United States.
- Coverage for your obligation under the United States Longshoremen and Harbor Works Act to provide these federal benefits if an employee should unexpectedly be found subject to the act.

### **Cost-Saving Services**

As one of the ten largest workers' compensation providers in the nation, The Hartford offers a wealth of loss control and claim services. These include:

- **Assistance in Making Your Workplace Safer.** The Hartford offers convenient access to loss control advice. Through our Web site, *sb.thehartford.com*, you can submit safety-related questions through "Ask an Expert." We promise to respond quickly, provide you with knowledgeable guidance — and keep your inquiry confidential. Our site also offers helpful technical information on safety topics such as security, ergonomics, natural catastrophes, and more. In addition, our site offers links to Web sites from qualified vendors who provide discounts on safety-related equipment, as well as advice on meeting OSHA requirements.
- **Medical Bill Review.** The Hartford scrutinizes submitted medical bills to correct any erroneous charges, and to apply negotiated discounts. In 2001, we saved an average of \$201 per medical bill through our Medical Bill Review program. Ultimately, these savings have an impact on the insurance premiums our customers pay.

- **Fraud Services.** The Hartford is dedicated to detecting and prosecuting fraud. That's why we've set up special fraud investigative units, primarily staffed with former law enforcement officials. Our claim professionals can also coach you on how to spot and handle a potentially fraudulent claim.
- **Team•Work.<sup>SM</sup>** The Hartford offers the tools you need to implement your own return-to-work program. Our focus is on managing abilities and helping to get your injured workers back to gainful employment as soon as possible. Our rehabilitation professionals, located across the country, work with employees, doctors, adjusters and employers to provide transitional employment and vocational services. Through Team•Work, we can help get your injured employees working again and, ultimately, help control your loss costs.

### **Why Choose The Hartford**

With workers' compensation insurance from The Hartford, you get the coverages you need at a competitive price. And you have peace of mind knowing that a financially stable insurance company with more than 190 years of expertise is protecting your business — and working to help you improve workplace safety.

**Give your local independent Hartford agent a call and start enjoying the peace of mind that comes with knowing you're covered by the business insurance specialist — The Hartford. Or, visit us at *sb.thehartford.com* for more information.**

This flyer outlines in general terms the coverages afforded under the policy. Examine the policy carefully for any exclusions, limitations, or any other terms or conditions that may specifically affect coverage. The terms and conditions of the policy prevail.