

Group Benefits from The Hartford



Important Protection for Your Community

Blanket and Special Risk Accident Insurance



Expertise without equal.
Benefits without burden.SM

Group Benefits from The Hartford

Exceptional Service Doesn't Just Happen By Accident

The Hartford's Blanket Accident Insurance provides accidental death and dismemberment, accident medical expense, and a host of other options.



The Hartford¹ has been marketing Blanket Accident Insurance since the 1950s. Over the years, we've remained committed to the market with a comprehensive product line that offers:

- Flexibility
- High coverage limits
- Innovative benefits

You can rely on our experienced service, underwriting and claim representatives to provide:

- Quick quotes and policy issuance
- Dedicated, exceptional service
- Fast, reliable claim payments

We can provide coverage for members or registered participants of an organization while they are participating in the organization's supervised activities, traveling on group trips or attending special events.



Coverage to meet
the needs of the
social fabric of
our communities.

Comprehensive Accident Protection

The Hartford's Blanket Accident Insurance provides accidental death and dismemberment, accident medical expense, and a host of other options – including seat belt and paralysis benefits – that make our program one of the most comprehensive and flexible in the industry.

Designed for a Wide Range of Groups

Our accident programs are designed to meet the needs of the wide range of organizations that make up the social fabric of our local communities. Schools, churches, camps, day care centers, youth groups, volunteers, and sports leagues are some familiar examples of organizations that need accident protection.

We can provide coverage for members or registered participants of an organization while they are participating in the organization's supervised activities, traveling on group trips or attending special events. We also offer a Special Risk Accident program – for risks not covered under our standard accident program.

Complements Liability Protection

The Hartford's Blanket Accident Insurance programs are an excellent way to provide accident protection for your clients. They can round out existing coverage because they provide important insurance protection not found on many other types of policies. In addition, most liability carriers require accident protection in order to issue liability coverage. This means Blanket Accident Insurance is an excellent way to build business and expand the portfolio of products you offer to your clients. An overview of the programs, benefits and limits available is provided on the next page.

Blanket Accident Insurance Programs

Program	Campers	Pre-Schooler	Special Risk
Eligible Groups	Non-profit organization sponsored camps and private camps	Licensed day care centers, nursery schools, kindergarten programs and Project Head Start	Groups that cannot be covered under our other Blanket Accident Programs ³
Eligibility	Registered campers	Registered students, enrollees	All members and/or participants of the policyholder
Optional coverage for	Counselors, janitors, cooks, and similar employees	Teachers and supervisors	N/A
AD&D	Up to \$100,000	Up to \$100,000	Up to \$100,000
Accidental Medical Expense	Up to \$1,000,000	Up to \$1,000,000	Up to \$1,000,000
Accidental Total Disability	N/A	N/A	Up to \$500 per week
Paralysis	Up to \$100,000	Up to \$100,000	Up to \$100,000
Sickness Medical Expense	Up to \$5,000	N/A	N/A
Seatbelt	10% of Principal Sum to a maximum of \$25,000	10% of Principal Sum to a maximum of \$25,000	10% of Principal Sum to a maximum of \$25,000
Emergency Room Sickness	Benefit options of \$100 or \$250	N/A	N/A
Counseling	N/A	Maximum of 3 visits, up to \$500	Maximum of 3 visits, up to \$500
Felonious Assault	N/A	10% of Principal Sum to a maximum of \$25,000	10% of Principal Sum to a maximum of \$25,000
HIV	N/A	N/A	10% of Principal Sum to a maximum of \$25,000
Home Tutoring²	N/A	N/A	Lesser of actual cost of 1 month or \$500
Heart and Circulatory	N/A	N/A	N/A
Excess Coverage Option	Yes	Yes	Yes
Dental Expense due to Accident	N/A	\$1,000	\$250
Other Benefits	N/A	N/A	N/A
Minimum Policy	\$310	\$310	\$310

² Only available to groups of 50 lives or more.

Sports	Tripster	Volunteer Firefighters	Youth Group
Organizations engaged principally in the play or practice of youth sports	Organizations sponsoring group trips	Volunteer ambulance, fire, first-aid and rescue squads	Organizations sponsoring youth activities
Players, managers, and coaches (Coverage for players age 19 and over is offered for colleges only)	Participants of the group who are on the trip	Volunteer members, paid drivers or employees, deputized bystanders, firefighter's auxiliary and junior firefighters	All members of the organization
Bat boys, equipment managers, ball boys, scorekeepers, trainers and volunteer workers	N/A	N/A	Unpaid supervisors and advisors
Up to \$100,000	Up to \$100,000	Up to \$200,000 ⁴	Up to \$100,000
Up to \$1,000,000	Up to \$1,000,000	Up to \$1,000,000	Up to \$1,000,000
N/A	N/A	Up to \$1,000 per week	N/A
Up to \$100,000	Up to \$100,000	Up to \$200,000 ³	Up to \$100,000
N/A	N/A	N/A	N/A
10% of Principal Sum to a maximum of \$25,000	10% of Principal Sum to a maximum of \$25,000	\$20,000	10% of Principal Sum to a maximum of \$25,000
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A
N/A	N/A	Up to \$100,000	N/A
N/A	N/A	N/A	N/A
10% of Principal Sum to maximum of \$25,000 (College sports only)	N/A	Up to \$100,000 for Death and/or Medical; \$1,000/week for Total Disability	N/A
Yes	N/A	Yes	Yes
\$250	N/A	N/A	\$250
N/A	N/A	<ul style="list-style-type: none"> • Accelerated Benefits • COLA • Accident Partial Disability • PTD • Various Sickness Benefits • Education Benefit • Hospital Indemnity 	N/A
\$310	\$310	\$375	\$310

³ Subject to approval of underwriting. Some examples include: volunteer workers, church groups, private schools and community organizations.

⁴ Paralysis only

Financial Strength and Expertise

Group Life and Disability insurance is our top priority and that focus is what drives us. The Hartford is the leading seller of fully insured group disability coverage and #2 seller of group life.⁵ We work with you to tailor a plan that's right for your business, your people and your goals. Since 1810, generations of Americans have relied on The Hartford's expertise to protect their families and their futures.

Blanket Accident on the Web

We work with you
to tailor a plan
that's right for
your business,
your people and
your goals.

Because instant access to information is important in today's competitive environment, we've created a Web site just for our accident products. The site, designed for producers, provides detailed information about our Blanket Accident products, including request for insurance forms, rates, eligibility, benefit descriptions and plan options. For more information, go to: www.accidentlines.com

Contact Us

To discuss business opportunities, please call us toll-free at 888-560-9632. Members of our dedicated, and experienced, blanket accident team are available to answer your questions.



This brochure gives a general overview of the coverage described. For a complete description of benefits, provisions, limitations and exclusions of each program, please refer to the appropriate policy. In the event of any discrepancy between this brochure and the policy, the policy will prevail. Please note that all programs are not available in all states; and that benefits may vary in certain states.

⁵ Source: LIMRA's U.S. Group Disability and Life Sales and Inforce: 2007 3rd quarter results

Underwriting Companies:

Hartford Life Insurance Company,
Hartford Life and Accident Insurance Company,
and Hartford Fire Insurance Company

Hartford Life Insurance Company and
Hartford Life and Accident Insurance Company
200 Hopmeadow Street
Simsbury, CT 06070

Mailing Address:

P.O. Box 2999
Hartford, CT 06104-2999

Hartford Fire Insurance Company
Hartford Plaza
690 Asylum Avenue
Hartford, CT 06115

Visit The Hartford on the Internet:
www.thehartford.com

For group accident products, visit us at:
www.accidentlines.com



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Benefits without burden.SM