



ACEC Business Insurance Trust (BIT) has partnered with The Hartford to create a customized insurance program

exclusively for ACEC member firms. Established more than 35 years ago, coverage through the ACEC BIT program is designed specifically for member firms like yours under the direction of a group of trustees who are practicing engineers and understand the insurance needs of ACEC member firms. When insured with ACEC BIT and The Hartford, your policy provides comprehensive coverage at competitive rates. More than 800 member firms have placed their trust in The Hartford.



EXCLUSIVE COVERAGE OPTIONS DESIGNED FOR ACEC MEMBERS

Business Owner's Policy (BOP)

The Hartford offers two critical insurance coverages: business property and business liability, in one policy. This convenient policy can help protect your business against fire, theft, lawsuits and more.

Exclusive Property Coverages for ACEC members:

- Consulting Engineers Property Coverage helps cover property including, but not limited to: scientific instruments, cell phones, laptops, watercraft, models and drawings, job site office trailers, and cameras.
- ACEC Stretch® and Super Stretch® bundles engineeringspecific additional coverages for one low price including, but not limited to: Accounts Receivable, Computers and Media, Extended Business Income endorsement to include Billable Hours option, and includes joint ventures as an additional insured.



Workers' Compensation

As an additional benefit to ACEC member firms, workers' comp customers obtain specific coverages that aren't automatically included. These coverages include:

- Endemic Disease
- Repatriation
- Defense Base Act
- Maritime
- Voluntary Compensation
- Foreign Voluntary Compensation
- Longshoreman & Harbor Workers' Comp Act
- Stop Gap

With The Hartford's workers' comp, you can elect to pay your premium with payroll billing. Payroll billing relies on real-time payroll to calculate your premiums, resulting in more accurate premium payments. And if you select this option, there are NO Large down payments, NO Monthly billing or finance fees; and NO Fees or service charges for electing this option.



Business Auto

With business auto coverage from The Hartford, you get:

- A broad form endorsement automatically added to every policy at no additional cost – providing critical coverages such as Loan Lease Gap, Hybrid Payment and Electronic Equipment (existing).
- Accident forgiveness Fender Bender Forgiveness will
 help eliminate the worry of a small incident driving
 up rates and by staying claim free for three years,
 your next claim will be forgiven.
- Discounts for safety features and for use of telematics devices.¹

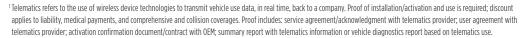
ACEC and The Hartford are committed to providing you with insurance solutions that not only help protect your business but also help you prevail when the unexpected happens.



For The Design & Construction Industry

CONTACT ME FOR A QUOTE TODAY!

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The Hartford is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155. Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company, Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates.



Property Liability Workers' Comp Business Auto