



While taking care
of a patient, my
employee injured
herself with a needle.

*Can my business
insurance help?*



It can if your business is insured with The Hartford.

You can count on The Hartford to help. Their workers' compensation program includes:

- Payment for the initial cost of testing your employee
- Reimbursement for the initial cost of testing the patient
(not all workers' compensation insurance reimburses for patient testing)

The Hartford workers' compensation program may also include payment for employee treatment* if testing results reveal the patient has HIV, Hepatitis B or Hepatitis C and the employee does not. And you can count on The Hartford to maintain the confidentiality of both the employee and the patient.

The Hartford's experienced claims professionals, with their knowledge in handling needlestick injury claims, will work with you to make sure appropriate care is obtained for your staff and your business.

Call us today and let us show you how to take some of the trauma out of business insurance.



* According to the Center for Disease Control guidelines

This document contains only general descriptions of coverages which may be provided and does not include all of the features, exclusions, and conditions of the policies it describes. Certain coverages, features, and credits vary by state and may not be available to all insureds. You should consult the actual policy language and speak with an appropriate Hartford representative to resolve any questions. In the event of a loss, the terms of the policy issued will determine the coverage provided. All claims are individually evaluated, and a coverage decision is made based on the specific situation and coverage provided. All Hartford 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. All information and representations herein are as of October 2009.

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