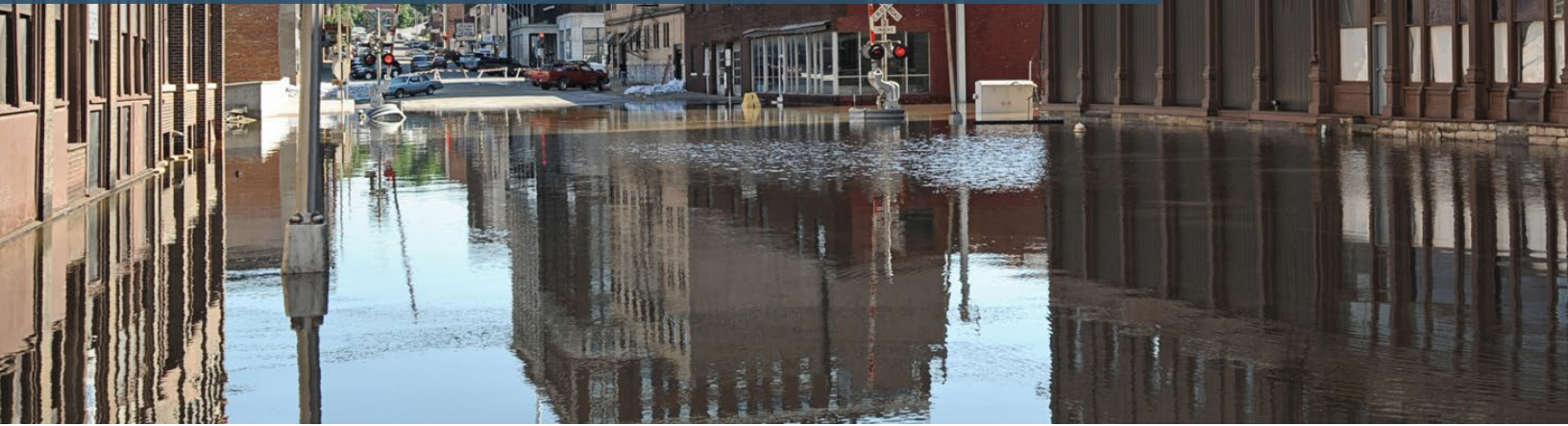


HARTFORD FLOOD SOLUTIONS

COMMERCIAL FLOOD INSURANCE FOR SMALL BUSINESSES



EASY FLOOD INSURANCE OPTIONS FOR YOU AND YOUR CLIENTS

Don't let flooding wash away your clients' dreams of financial independence. Help your small business customers stay financially afloat with peace-of-mind protection from the National Flood Insurance Program (NFIP) or Neptune Flood.

WHAT IS A FLOOD?

The Federal Emergency Management Agency (FEMA) defines a flood as a general or temporary condition of partial or complete inundation of 2 or more acres, or 2 or more properties, of normally dry land.

NFIP COMMERCIAL FLOOD INSURANCE:

Federally backed flood insurance protection. The NFIP's General Property Form offers commercial policyholders coverage for:

- Building Property up to \$500,000
- Personal Property up to \$500,000

For businesses, Personal Property refers to the contents of the business. The NFIP encourages everyone to purchase both types of coverage. Lenders may require that consumers purchase a certain amount of flood insurance coverage.

[Learn more about the NFIP's commercial coverage.](#)

NEPTUNE COMMERCIAL FLOOD INSURANCE:

Private commercial flood insurance for:

- Building coverage up to \$4,000,000
- Contents coverage up to \$500,000

Optional coverage includes Business Interruption up to \$50,000.

[Learn more about Neptune's commercial flood insurance.](#)

The Hartford® is a participant in the federal Write Your Own (WYO) Program, part of the National Flood Insurance Program managed by the Federal Emergency Management Agency (FEMA). WYO flood policies are underwritten by the federal government and issued, sold, and administered by authorized private insurance companies, including Hartford Fire Insurance Company and Hartford Insurance Company of the Midwest. Accordingly, Hartford WYO flood policies are written subject to the rules, regulations, terms, conditions, and availability of the National Flood Insurance Program, and are available in all states. For simplicity, this brochure does not include all the features, exclusions, and limitations of the flood policy. All policies must be examined carefully to determine suitability for client needs and to identify any exclusions, limitations, or any other terms and conditions that may specifically affect coverage. In the event of a loss or claim, the terms and conditions of the policy prevail. All information and representations are as of September 2024. Neptune Flood is not owned by or affiliated with The Hartford. Neptune Flood is solely responsible for the flood policies they issue. The Hartford shall have no obligation, responsibility, or liability in connection with any flood policy offered or issued by Neptune Flood, or any claim made under or otherwise related to a Neptune Flood policy. © 2024 The Hartford Financial Services Group, Inc. All Rights Reserved.

The Buck's Got Your Back®

