

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 either the National Flood Insurance Program (NFIP) or a private flood insurance option.

The Hartford understands agents may need flood solutions in addition to the NFIP, and that you want a quick, convenient way to explore options for your clients. To help you be more efficient, we have enabled [HartfordFloodOnline](#) to allow access to J&J/Hiscox FloodPlus commercial private product. We want HartfordFloodOnline to be your one-stop shop for all your flood needs, and we are excited to facilitate private flood insurance quoting options for your agency.

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

PRIVATE PRIMARY COMMERCIAL FLOOD INSURANCE:

The private market may provide alternative opportunities for flood insurance protection with broader limits and the option to include business interruption.

- [Learn more about J&J/Hiscox FloodPlus commercial](#)
- Available nationwide, except AK, HI and KY

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, Hartford Insurance Company of the Midwest and Hartford Underwriters Insurance Company. 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. © 2022 The Hartford. Printed in USA. All information and representations herein are as of March 2022. J&J is not owned by or affiliated with The Hartford. J&J are 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 J&J, or any claim made under or otherwise related to a J&J policy.

The Buck's Got Your Back®

