

HARTFORD FLOOD SOLUTIONS

RESIDENTIAL FLOOD INSURANCE



FLOOD INSURANCE MADE EASY FOR YOU AND YOUR CLIENTS

**Home ...so much more than a roof overhead, it's a place where memories are made and loved ones gather.
Offer your clients protection from the #1 most common natural disaster in the U.S.**

The Hartford understands agents may need flood solutions in addition to the National Flood Insurance Program (NFIP) and 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 Palomar Specialty Insurance Company and J&J Residential Private Flood. 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.

Your flood insurance processing platform makes it easy to offer any of the options below with our integrated flood insurance solutions.

NFIP:

Provides federally backed flood protection offered through The Hartford.

RENTERS:

For your clients who rent, there is up to \$100,000 in contents-only coverage available through the NFIP.

EXCESS FLOOD:

For clients who need more flood coverage than the \$250,000 dwelling coverage provided by the NFIP. Complementing NFIP coverage with excess flood provides your clients with maximum financial protection.

- [J&J Hiscox Residential Excess Flood](#)
 - Available nationwide, except AK, HI and KY
- [Palomar Admitted Residential Excess Flood Insurance](#)
 - Available in AZ, CA, CO, HI, IL, IN, NV, OK, OR, PA, SC, TN, UT and VA

PRIVATE PRIMARY FLOOD:

A selection of admitted and nonadmitted carriers offering varying waiting periods and coverage options.

- [J&J Hiscox Private Primary Residential](#) and [J&J Chubb Private Primary Residential](#)
 - Available nationwide, except AK, HI and KY
- [Palomar Admitted Private Residential](#)
 - Available in AZ, CA, CO, HI, IL, IN, NV, OK, OR, PA, SC, TN, UT and VA

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. Palomar Specialty Insurance Company is not owned by or affiliated with The Hartford. J&J is not owned by or affiliated with The Hartford. Palomar Specialty Insurance Company and 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 Palomar Specialty or J&J, or any claim made under or otherwise related to a Palomar Specialty or J&J policy.

The Buck's Got Your Back®

