

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. 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. The NFIP offers two types of coverage – building coverage and contents coverage – to protect your home and belongings. Here are examples of what's covered with NFIP flood insurance:

Building coverage protects:

- Electrical and plumbing systems
- Furnaces and water heaters
- Refrigerators, cooking stoves, and built-in appliances
- Permanently installed carpeting
- Permanently installed cabinets, paneling, and bookcases
- Window blinds
- Foundation walls, anchorage systems, and staircases
- Detached garages
- Fuel tanks, well water tanks and pumps, and solar energy equipment

Contents coverage protects:

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Washer and dryer
- Portable and window air conditioners
- Microwave oven
- Carpets not included in building coverage (e.g., carpet installed over wood floors)
- Valuable items such as original artwork and furs (up to \$2,500)

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.

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

PRIVATE PRIMARY FLOOD:

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

- [J&J Chubb Private Primary Residential](#)
 - Available nationwide, except in 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
- [Neptune Flood Private Primary Residential](#)
 - Available nationwide, except in AK

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. Palomar Specialty Insurance Company is not owned by or affiliated with The Hartford. J&J is not owned by or affiliated with The Hartford. Neptune Flood is not owned by or affiliated with The Hartford. Palomar Specialty Insurance Company, Neptune Flood, 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, Neptune Flood, or J&J, or any claim made under or otherwise related to a Palomar Specialty, Neptune Flood, or J&J policy. © 2024 The Hartford Financial Services Group, Inc. All Rights Reserved.