



## GET THE FACTS ON FLOODS AND MAKE A WISE INVESTMENT IN PROTECTION.



### A FLAIR FOR FLOOD PROTECTION

30 years

That's about how long The Hartford has been a leading carrier for federal flood insurance.

All policies we write are subject to the National Flood Insurance Program, administered by FEMA.

You've worked hard to live the dream of owning a home or business. Most of the time, hard work, property insurance and a little luck are enough to keep both safe from harm.

Then along comes a flood through a hurricane, rapid snow melt, new development in your area, or rain that just won't go away.

It happens more often than you might think. If your property is in what's called a "100-year floodplain," for instance, you have a one in four chance of a flood during the life of a 30-year mortgage.<sup>1</sup> Greater odds than many other risks, including fire.

### LET THE FACTS BE YOUR GUIDE

Some common misconceptions about floods and flood insurance:

**"I'm protected. I have property insurance."** Normally, homeowners insurance or your commercial/Business Owner's Policy exclude flooding.

**"Fire is my number one fear."** Understandable. But in reality, flood is the number one natural disaster in the U.S.<sup>2</sup>

**"A little water couldn't result in that much damage."** Think again. And see the chart on the next page.

Prepare. Protect. Prevail.®



### ONE INCH OF WATER CAN ADD UP TO THOUSANDS<sup>3</sup>

It doesn't take a foot of water to ruin property and goods. Consider a 1,000-square-foot home and the damage that can result from just one inch of water:

Cleaning	\$850
Doors & Base Trim & Windows	\$450
Electrical & Plumbing	\$150
Finished Floor-Wood-Carpet	\$7,900
Kitchen & Bath Cabinets	\$50
Appliances	\$70
Repairs to Furnace/AC	\$150
Bedroom Furniture	\$150
Dining Room Table & Chairs	\$100
Kitchenware & Food	\$50
Living Room Furniture	\$250
Computer Accessories	\$40
Washer/Dryer	\$70
Accent Furniture & Accessories	\$70
Loss of Personal Items	\$250
<b>TOTAL LOSSES</b>	<b>\$10,600</b>

Without flood protection, you could bear responsibility for all of the above. Why leave yourself vulnerable?

### PUT A WALL OF PROTECTION AROUND WHAT'S YOURS

With federal flood insurance, you can protect your buildings and contents from damage caused by rising water from a flood.

You can purchase a policy to protect the following:

The standard policy provides separate coverage options to protect against damage to: the building itself, its contents or both.

Depending on your need, you may decide to purchase both to protect against damage to:

- Structural elements, such as walls, floors, equipment and fixtures
- The property's contents, such as furniture, appliances, wall and floor coverings
- Personal items, such as clothing, audio equipment and televisions

### MAP YOUR RISK

The Federal Emergency Management Agency (FEMA), which administers flood insurance, works with local communities and experts to revise aging flood maps in communities across the country. You can get a detailed, digital flood hazard map of your area by visiting the FEMA Map Service Center site: [mfc.fema.gov/portal](https://mfc.fema.gov/portal).

Then, let your agent from The Hartford help you interpret it.

### DON'T WAIT UNTIL WATER IS AT YOUR DOOR

Consider purchasing flood insurance sooner rather than later. Keep in mind that there's often a 30-day wait after purchase for the policy to take effect. So call your independent agent today about flood insurance through The Hartford. It's rainy day protection that could help save your most valuable investment: your home or business.

**ASK YOUR INDEPENDENT AGENT ABOUT FLOOD INSURANCE FROM THE HARTFORD.** And visit [THEHARTFORD.COM/FLOOD](https://THEHARTFORD.COM/FLOOD) today.

<sup>1,2,3</sup> Source: floodsmart.gov

All policies are written subject to the National Flood Insurance Program. Please note that this product is available in most states. Features and credits may vary by state. For simplicity, this brochure does not include all the features, exclusions and limitations of the policy. For full information, The Hartford suggests that you read your policy or consult with your independent agent. On all losses and claims, policy terms apply. All information and representations herein are as of May 2015.

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