

THE RISKS OF FLOODING: WHAT YOU NEED TO KNOW

Now's the perfect time to learn more about your risk of flooding and how you can protect your property from flood damage.



EVERYONE IS AT RISK FOR FLOODING

Flooding can occur anywhere, anytime. And it's caused by more than just rainfall. Snow melt, hurricanes and new development in your area also can cause flooding. So, even if your property is located high on a hill or in the desert, you still could experience flooding.



YOUR PROPERTY INSURANCE POLICY PROBABLY DOESN'T COVER FLOOD DAMAGE

You may think that your property insurance covers flooding. That probably isn't true. Most basic homeowner policies don't protect against flood damage. Neither do most business owner policies. Only flood insurance can cover damage caused by flooding. Review your homeowners and/or property insurance policy carefully.



YOU NEED FLOOD INSURANCE TO PROTECT YOUR HOME OR BUSINESS

With a standard flood insurance policy through the National Flood Insurance Program (NFIP), you can

protect your buildings, contents or both. Insuring both means you'll have coverage for damage to your:

- Walls, floors, equipment and fixtures
- Furniture, appliances, wall and floor coverings, clothing, audio equipment, and televisions



YOUR ADDRESS OR MORTGAGE STATUS WON'T KEEP YOU FROM OBTAINING A FLOOD POLICY

You can get flood insurance as long as your community participates in the NFIP - and most communities do. What's more, you can get flood insurance even if:

- You live in a flood plain or high-risk flood zone
- You live outside a flood plain or in an area that has a low-to-moderate flood risk
- Your property has been flooded before
- Your mortgage broker doesn't require it



IT'S EASY TO GET FLOOD INSURANCE THROUGH THE HARTFORD

Ask for a quote. We'll be happy to provide a quote and assist you in adding this valuable protection for your property. Simply contact:

For more information, visit thehartford.com/flood.



Prepare. Protect. Prevail. With The Hartford.®

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 Fire 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.