



# Flood Insurance from The Hartford

We value your business and the trust you've placed in The Hartford as your carrier of choice for flood insurance. We've developed this agency handbook to introduce you to the people, products, technology and service that make The Hartford an industry leader.

The Hartford is one of the top 5 largest providers of the National Flood Insurance Program (NFIP) in the United States with over 30 years' experience in the flood insurance industry. We write flood insurance in all 50 states as well as Puerto Rico and the U.S. Virgin Islands.

# Why The Hartford for Flood Insurance?

Let's take a look at some of the resources that set The Hartford apart.

## Hartford Flood Online ([www.hartfordfloodonline.com](http://www.hartfordfloodonline.com))

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Hartford Flood Online is our proprietary flood administration platform powered by Torrent Technologies. This online portal provides you the tools to quote, manage and maintain your flood insurance business in one convenient place.

- **Agency dashboard** to help you manage your book of business
- **Automatic data population** allowing you to quote faster, easier and with better accuracy
- **Agency download capabilities** that integrate with most Agency Management Systems
- **One-stop shopping** including options for NFIP, Private, and excess coverage
- **Comprehensive reporting and analytics** to help manage your new business, retention and claims
- **Real-time claims administration** allowing you to report and administer customer claims online
- **Self-service endorsements** to make it faster and easier to meet customer needs

## GetFlood

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GetFlood is a consumer-facing online flood insurance quoting site built specific to your agency, allowing your customers to quote an NFIP policy online. This site can be co-branded with your agency information and will notify you as soon as a quote is filled out. Utilize this tool to:

- Promote flood insurance more actively with customers
- Add an online quoting link directly to your agency's website or email signature
- Drive flood insurance growth by adding a quoting link to any digital marketing including email, online, or social media.

Work with me to obtain a free GetFlood site for your agency.

## ManageFlood (<https://thehartford.manageflood.com>)

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ManageFlood is a self-service site where customers can pay renewals, report claims, access documents and manage their policy. Encourage policyholders to sign-up when they purchase their policy to help make flood insurance administration easier for your agency.

## Book Transfer Services

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Book Transfer Services with our knowledgeable transfer consultant to help you easily develop a transfer plan, provide supporting documentation, and receive regular status updates. Have all your flood insurance in one place to make it more convenient for your agency! Reach out to your Hartford Sales Director to initiate any book transfers for your agency.

## Dedicated Flood Sales Directors

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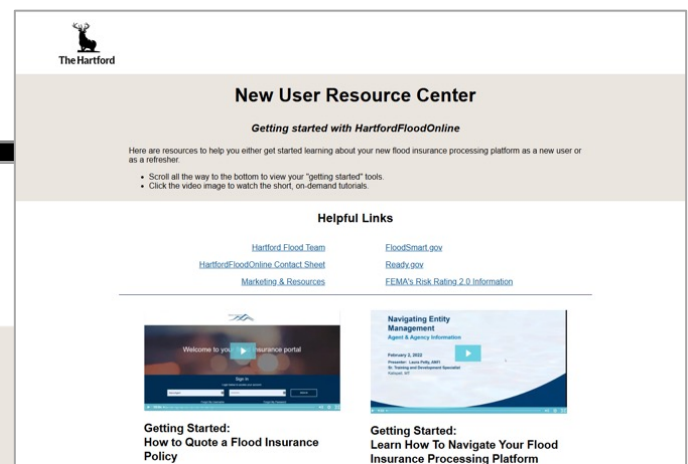
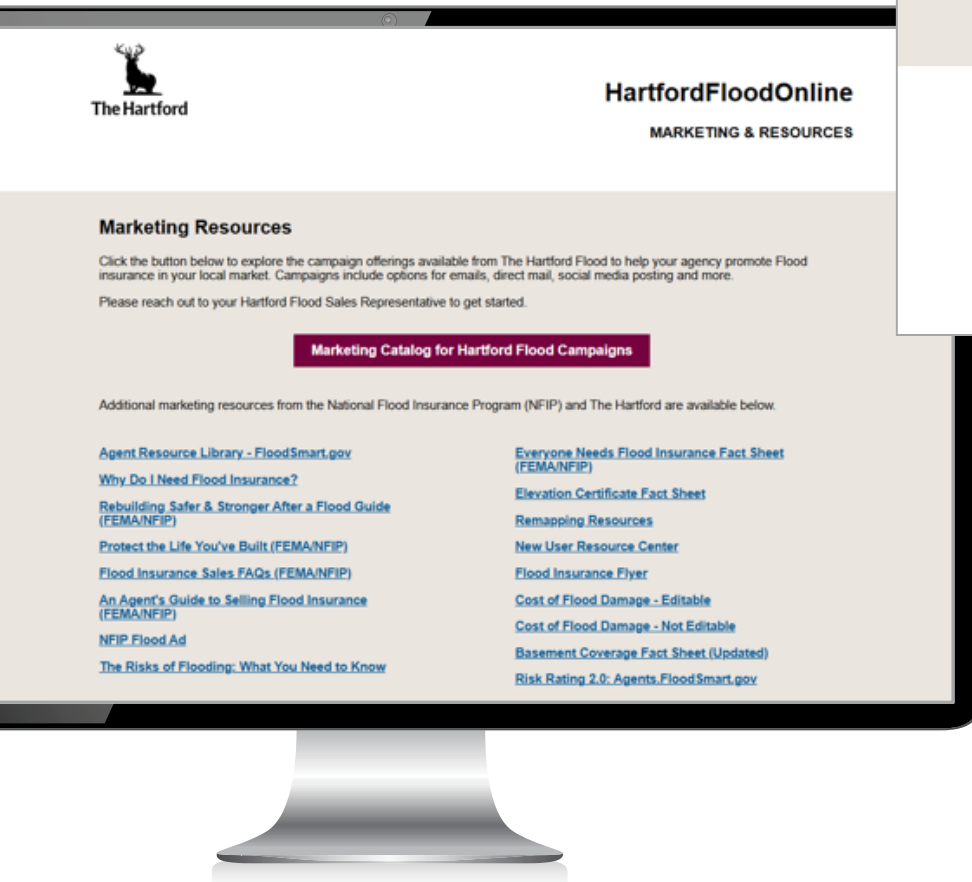
Dedicated Flood Sales Directors whose only goal is to help grow your agency's flood insurance business. Let us help you write new business, initiate book transfers, find ways to improve retention, and provide the best service to your flood insurance customers.

# Tools to successfully grow flood insurance in your agency.

## Resources

Our **Marketing & Resources Center** provides access to marketing resources from The Hartford and FEMA, agency training information and much more to help elevate your flood insurance knowledge and reach more customers.

- **Marketing Catalog** is a resource for you to explore the campaign offerings available from The Hartford to help your agency promote flood insurance in your local market. Campaigns include options for emails, direct mail, social media posting and more. Reach out to your Hartford Sales Director to get started with any campaigns.
- **New User Resource Center** provides new users with on-demand tutorials and training to learn to navigate and quote on the Hartford Flood Online portal.
- Hartford Flood Newsletters are your agency's source for ongoing information on NFIP updates, flood insurance education, best practices and resources.



## New User Resource Center

# National Flood Insurance Program (NFIP) Product Info

Personal Flood Coverage	
Dwelling Limits (single family, mobile homes, 2-4 family)	<ul style="list-style-type: none"> <li>• \$250K building</li> <li>• \$100K contents</li> </ul>
Other Residential (5 or more units)	<ul style="list-style-type: none"> <li>• \$500K building</li> <li>• \$500K contents</li> </ul>
Commercial Flood Coverage	
Commercial	<ul style="list-style-type: none"> <li>• \$500K building</li> <li>• \$500K contents</li> </ul>
Residential Condominium Building Association Policy (RCBAP)	<ul style="list-style-type: none"> <li>• \$250k per unit</li> </ul>

## What is covered by Flood Insurance

### Building Coverage

- The insured building and its foundation
- Electrical and plumbing systems
- Central air-conditioning equipment, furnaces and water heaters
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Window blinds
- Debris removal

### For Areas below the lowest elevated floor (basements, crawlspaces, etc)

- Foundation walls, anchorage systems and staircases attached to the building
- Central air conditioner
- Cisterns and the water in them
- Electrical outlets, switches, and circuit breaker boxes
- Fuel tanks and the fuel in them, solar energy equipment, and water well tanks and pumps
- Furnaces, water heaters, heat pumps, and sump pumps
- *For basements only:*
  - Drywall for walls and ceilings
  - Non-flammable insulation

### Contents Coverage

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwave ovens and portable dishwashers
- Carpets not included in building coverage
- Clothes washers and dryers
- Food freezers and the food in them
- Certain valuable items such as original artwork and furs (up to \$2,500)

### For Areas below the lowest elevated floor (basements, crawlspaces, etc)

- Washers and dryers
- Food freezers and the food in them (but not refrigerators)
- Portable and window air conditioners

# Claims

## Three easy ways to report a flood claim

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Before, during and after a flood event, you may experience a higher volume of questions and flood claims. Rest assured that The Hartford is here to help, making it easy for you to report flood claims.

**Call toll free:** 1-800-787-5677

**Email:** [HIGclaims@torrentcorp.com](mailto:HIGclaims@torrentcorp.com)

Submit claims online:

- **Policyholders:** <https://thehartford.manageflood.com>  
24/7 access with no policy number needed to initiate a claim online or on a mobile device
- **Agents:** <https://hartfordfloodonline.com> (follow the instructions below):
  1. Log in to HartfordFloodOnline and select **Claims Center > Report a Claim**
  2. Search by insured name or property address
  3. Scroll to search results and select the policy
  4. Complete the required fields and select **Report Claim**

**Other Helpful Flood Claim Resources:**

**NFIP Claims Handbook**

## Service Contacts, Important Links, and Sales Director Contact Information

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### Hartford Flood Online

#### Manage Flood

**Customer Service** – Reach out for underwriting or policy questions

- **Phone:** 800-303-5663
- **Email:** [thehartford@torrentcorp.com](mailto:thehartford@torrentcorp.com)

**Agency Services** – Reach out for user access, BOR requests, download

- **Phone:** 866-535-7419
- **Email:** [agencyservices@torrentcorp.com](mailto:agencyservices@torrentcorp.com)

**Licensing & Contracting** – Reach out to update agency information, and add additional users

For help writing new business, assistance appointing agents, developing a marketing plan, or any other questions about The Hartford's flood insurance program, reach out to your Hartford Sales Director. Thank you for choosing The Hartford.



### Sales Director