



AUTO, HOME, FLOOD AND UMBRELLA

# Protection for More Than Your Car and Home

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*Peace of mind for your  
financial future*



# The Hartford Protects All Areas – and Stages – of Your Life.

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Like most people, when you hear the word insurance, thoughts of protecting your car and your home probably spring to mind. After all, your car represents freedom, fun and your personal sense of style, while your home is that special place where you can just “be.”

Sure, protecting your home and possessions are important, but insurance represents so much more. It's easy to forget that your insurance protects not only your possessions, but also your financial well-being. Anyone can sue you for a number of reasons. A relatively minor collision with a commuter van or bus could involve half a dozen different lawsuits. An icy front step could leave a visitor to your home with a broken leg and leave you facing a large judgment. Without adequate protection, your entire life savings could be at risk.

With so much at stake, it makes sense to choose one company for all your insurance needs and protect your financial freedom. One company that protects your valuables

with coverage tailored to your needs and your budget. An insurance company that offers competitive rates and has the financial strength and commitment to pay claims – now and down the road. A company that stands behind you if you are held legally liable.

That's exactly what you will get from The Hartford. For more than 190 years, we have been delivering on our promise to pay claims fairly and promptly. So whether you're shopping for your first car or your first apartment, experiencing the bittersweet moments of an empty nest or enjoying the excitement of the open road in your retirement, you can be sure The Hartford delivers the protection you need.

## AUTO

### **Coverage That Protects You**

The Hartford's personal auto policy offers broad coverage in a convenient package to provide the protection you need.

In addition to standard coverage that comes with every auto policy, The Hartford offers Automatic Accessories<sup>SM\*</sup> – a unique package of four features that increases your protection at no extra cost. They are:

1. **New vehicle replacement cost.** If your new vehicle is totaled within the first 12 months of ownership (or 15,000 miles of

\*Coverages may vary or may not be available in all states.

driving) we'll pay to replace it – without any deduction for depreciation.

- 2. A deductible waiver for collisions that aren't your fault.** If you're involved in an accident where the other party can be identified, is clearly at fault, and you have our collision coverage, we will waive your deductible and pay the full cost of covered damages.
- 3. A reduced deductible for using authorized repair shops after collisions.** In most states, when you choose a Hartford-authorized repair shop to fix your vehicle, we will reduce the collision deductible by \$100, and we'll guarantee the workmanship for as long as you own the vehicle.
- 4. A \$10,000 supplemental death benefit.** If you or a family member are fatally injured in an accident involving your Hartford-insured vehicle (and all occupants were wearing their seatbelts), you will receive a supplemental death benefit of \$10,000.



## Pricing That Reflects You

When it comes to determining your auto premiums, The Hartford will look at you – your age, driving history, marital status, location, etc. So how much you pay for auto insurance will be a reflection of you – not your spouse, your teenage daughter or any other drivers in your household. And each year, we will take a fresh look at you, your driving habits and other factors to make sure we are providing you with the best price possible – now and throughout your driving lifetime.

## Disappearing Collision Deductible\*

To reward good drivers for their loyalty, The Hartford offers qualified customers a \$150 reduction in their collision deductible after insuring with us for three years. If you're one of these drivers, you continue to receive \$50 off for every additional year that you – and all drivers listed on the policy – maintain clean driving records.

## HOME

The Hartford can't stop a fire or a theft from occurring in your home, but we can provide the coverage to help you recover afterwards. Our homeowners insurance policy offers a variety of coverages and deductibles that allow you to tailor your insurance to your specific needs. Our policy includes:

- **Your choice of convenient, pre-packaged protection** that can stretch your insurance dollar and give you added security, such as covering the contents of your home

\*Not available in all states. Drivers qualify after three years with The Hartford and after three to five years of clean driving, depending on state laws.



against virtually any risk, reimbursing you for the cost to replace locks if your keys are stolen, and insuring your valuables, such as jewelry, art and furs.

- **Your choice of deductibles** – from \$500, \$1,000, \$2,000, \$2,500, \$3,000, \$4,000 and \$5,000.
- **Competitive pricing** for all types of homes, with improved pricing for higher valued homes ranging from \$250,000 to \$750,000.
- **Discounted rates for mature homeowners and renters** regardless of their employment status.

### **Value-Added Optional Coverages**

The Hartford also offers optional coverages that can be added easily to your policy.

These include:

- **Coverage for damage to your computer hardware, software and data.**
- **Replacement cost dwelling coverage** that pays up to 125 percent of your policy limits.
- **Sump pump coverage** for water that backs up through a sewer or drain.



- **Extra coverage** for damage to your golf cart.
- **Replacement coverage** on a loss settlement basis, instead of actual cash value, for damage to walls, decks, patios and steps.
- **Identity theft coverage** for expenses incurred to regain your identity, such as lost income and legal fees.
- **Coverage that pays an agreed value** for the loss or damage to scheduled personal property.
- **Assisted living care coverage** for a relative who regularly resides in an assisted living care facility. Insurance covers the loss or damage to personal items, such as walking devices, wheelchairs, hearing aids, eyeglasses and dentures.

## FLOOD

You may think you don't need flood insurance because your home is not located in a coastal region or near a river. But you may be surprised to learn that more than 50 percent of flood claims occur in areas considered to



have low flood exposure. Even if your home is not in a flood plain, your home could suffer flood damage – which could be costly – and homeowners insurance policies do not cover flood damage. Fortunately, The Hartford offers flood protection that covers damage to:

- Structural elements, including walls, floors, equipment and fixtures.
- Contents such as furniture, appliances, carpeting and wall and floor coverings.
- Personal items like clothing, audio equipment and televisions.

It's easy to buy flood insurance. Simply ask your agent to provide you with a quote today.

## UMBRELLA

There may be times when you need protection beyond your homeowners and auto policy limits. That's where The Hartford's Personal Umbrella Plan comes in. Often called "peace-of-mind protection," umbrella coverage takes over where your basic auto and homeowners policies leave off.

Personal umbrella coverage can help you mount a powerful defense against the financial burden of personal litigation. For example, what would you do if you were in a car accident and were sued for \$1 million? Or a neighbor were injured in your swimming pool and sued you to recover medical expenses? Unfortunately, anyone can be sued, and million dollar judgments have become all too common. Even if the court decides in your favor, you may still have to pay legal fees and court costs.

The Hartford's personal umbrella provides up to \$5 million dollars of additional liability coverage\* to help protect your assets. What's more, our personal umbrella plan will extend the same coverage to your spouse, as well as to other relatives living in your home (within the limits and exclusions described in the policy).

### **Discounts and Credits That Go the Extra Mile**

It makes good sense to keep your auto, home and umbrella insurance "under one roof" with The Hartford. By doing so, you can save money. Because we recognize both safe driving records and responsible lifestyles, the price you pay for insurance will typically be lower in the following situations:

- You insure both your home and auto with us.
- You choose higher deductible amounts.
- You insure more than one vehicle with The Hartford.
- You carry full coverage and have high limits.

\*The maximum amount of coverage you may purchase varies by state.

- Your annual mileage is low.
- You carpool to work.
- You have anti-theft devices on your vehicle.
- You drive your vehicle for pleasure or farm-use only.
- Students on your policy can demonstrate “good student status.”
- You own a newer home (less than 10 years old).
- You are a mature homeowner or renter.
- You are a single parent with children.
- You are a domestic partner of a Hartford customer and are in a committed relationship.

### **Exceptional Claim Service**

The true test of an insurance company is how well it handles claims. After all, when your home has been destroyed by a fire or you’ve been in an auto accident, you don’t want to hear “you’ll have to wait” or “we can’t help you.” The Hartford understands how upsetting these events can be, and we are committed to settling claims quickly and fairly. Our commitment to fast, fair claim handling is paying off. In a recent survey, more than 94 percent of our customers reported that they were satisfied with our claim service.

### **24/7 Claim Reporting**

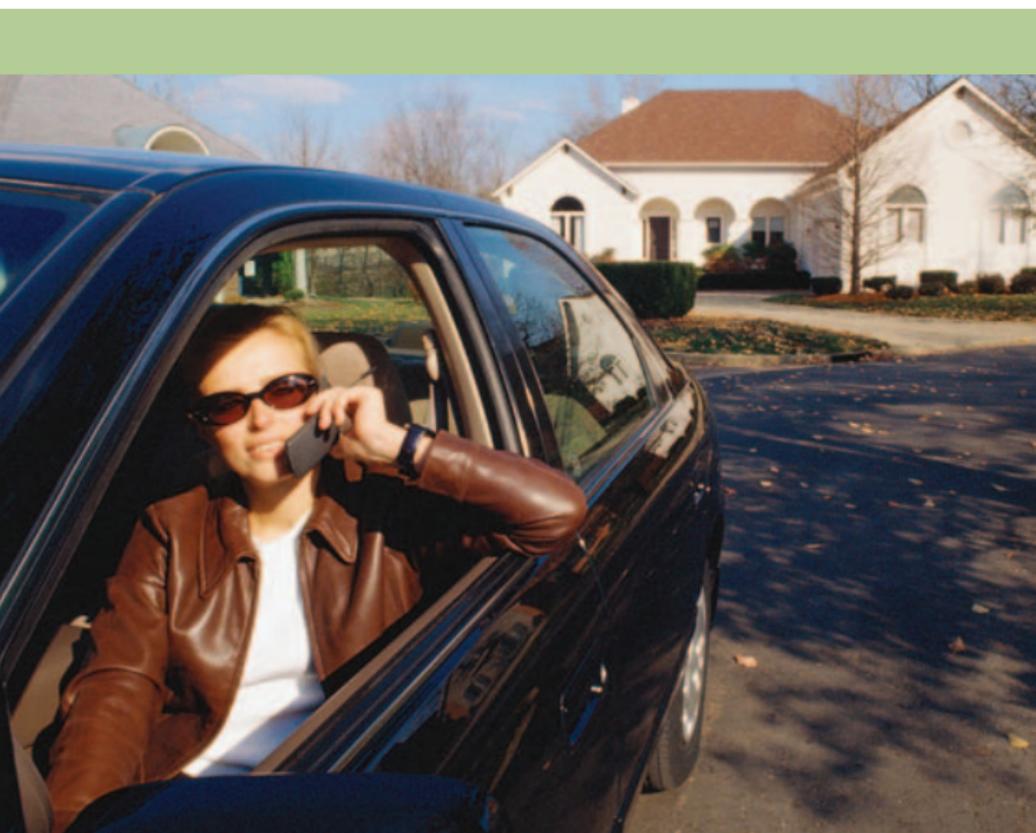
The sooner you report your claim, the faster we can begin to manage it – and provide your claim settlement. To report an accident or loss, simply call our toll-free claim hotline, available 24 hours a day, 365 days a year. You’ll speak with a Customer Care Team

specialist who will immediately begin to process your claim. By reporting your claim right away, you receive:

- An explanation of the claim process and your rights under your policy.
- A rental car, if you have the coverage and need one.
- A referral to one of our pre-approved auto repair shops, if you choose.
- A replacement or repair of your damaged windshield. We'll even completely waive your comprehensive deductible for repairs through our Glass Program – and come to your home or workplace.
- 24-hour response from our appraisers for your auto or home.

### **Express Claim Card**

If you have your home insurance with The Hartford and you have a claim, you can enjoy the convenience of using our Express Claim Card: a pre-paid debit card containing the dollar amount of your homeowners claim



settlement. While settling your claim, you have the choice of receiving a check or our Express Claim Card, which can be used like cash to purchase merchandise and services to repair your home, or obtain cash at an ATM (a bank fee may apply).

### **Free Roadside Assistance**

A valuable feature that comes standard with all Hartford auto policies is RESCUE 1-800®, our roadside assistance program. Whether your car breaks down in your driveway or hundreds of miles from home, you'll feel better knowing help is only a toll-free call away. When you call RESCUE 1-800:

- We'll immediately send a qualified professional to tow or unlock your car.
- If you purchased The Hartford's towing and labor coverage, you simply sign for those services (up to the dollar amount of your policy) and drive away.
- If you don't have towing and labor coverage, you get the immediate service you need and simply pay the service provider directly.

### **Lifetime Auto Repair Guarantee**

If you choose to have your auto repair work done by a service facility that has been pre-screened and approved by The Hartford, we'll guarantee the workmanship for as long as you own the vehicle and waive \$100 of your collision deductible, depending on your state. If for any reason you are not satisfied with their repair work, we'll have the repair corrected at no additional cost to you.

And for glass damage that can be repaired without removing the windshield, we'll waive the entire comprehensive deductible when you use our 24-hour Glass Service Program. Fast, reliable technicians can usually come right to your home or work, making the process virtually hassle-free.

### **Call Today!**

When you buy The Hartford's auto, home, flood and umbrella insurance, you receive valuable protection at competitive prices, fast claim service – and the convenience of keeping your personal insurance with one, outstanding company.

For information on how The Hartford can meet your insurance needs – today and throughout your life – talk with your independent agent and visit our Web site at *[www.thehartford.com](http://www.thehartford.com)*.

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*Always thinking ahead.<sup>®</sup>*

