

The Hartford highlights the necessity of re-evaluating insurance coverage during and after a divorce, as this significant life change impacts finances and insurance needs. Early assessment of financial matters, including insurance and retirement planning, is crucial. The Hartford provides assistance in evaluating coverage options and adjusting policies to accommodate new lifestyles. Policyholders can manage their insurance through The Hartford's 24-hour online service center, allowing them to make payments, view policies, and track claims. It is essential to inform The Hartford of any changes during the divorce process, such as moving to a separate residence or changes in vehicle ownership, to ensure proper coverage and liability protection. After the divorce, separating auto insurance policies is necessary to avoid potential liability issues, and policyholders should review their vehicle usage and payment options to align with their new circumstances.

The Hartford offers various auto insurance features, including First Accident Forgiveness, New Car Replacement, and a Disappearing Deductible, which may vary by state. Understanding available coverage types, such as Bodily Injury Liability, Property Damage Liability, and Personal Injury Protection, is vital for ensuring adequate protection. For homeowners or renters, reassessing insurance coverage after a divorce is important, especially with changes in living arrangements. The Hartford provides valuable features in homeowners insurance, such as Extended Replacement Cost Coverage and "New For Old" Protection for possessions, and recommends creating a home inventory to facilitate insurance claims in case of loss or damage.

The Hartford encourages policyholders to keep their insurance updated and to seek assistance with any questions or adjustments needed during this transitional period, demonstrating a commitment to providing reliable and affordable insurance protection tailored to clients' changing needs. Nutmeg Insurance Company, in association with The Hartford, does not offer new home business insurance in certain areas, specifically California and Florida, and the program is also unavailable in Canada and U.S. Territories. Savings, benefits, and coverage options may differ, and not all applicants will qualify. In Texas, auto insurance is underwritten by Redpoint County Mutual Insurance Company

through Hartford of the Southeast General Agency, Inc., while home insurance is underwritten by Hartford Insurance Company of the Southeast. For policyholders insured by The Hartford through independent agents, auto coverage is provided by Hartford Fire Insurance Company and its affiliates, with specific underwriters for different states. The auto program is not available in all states, territories, and possessions, and home coverage is similarly provided by Hartford Fire Insurance Company and its affiliates, with various underwriters depending on the state. All information is accurate as of February 2025.