

The AARP® Homeowners Insurance Program from The Hartford offers homeowners, condo, and renters insurance, requiring AARP membership for eligibility in most states. Interested individuals can request a quote by completing the provided forms and sending them to The Hartford's designated address. The program is underwritten by various Hartford affiliates depending on the state, with specific exclusions such as mobile home coverage and availability limitations in certain areas, including Florida. The program includes quality protection and additional benefits, but applicants must be aware that certain features, credits, and discounts may vary by state due to regulatory filings. The policy does not cover flood damage, and applicants are encouraged to inquire about flood or home business insurance if needed. The underwriting process may involve consumer reports related to credit and loss history, and a home inspection may be required. The document also outlines the need for defensible space around the property and provides a series of questions regarding the residence's safety features and maintenance. The Hartford pays royalty fees to AARP for the use of its intellectual property, which supports AARP's general purposes.