

The Hartford offers flood insurance through FEMA's National Flood Insurance Program, addressing a significant gap in homeowners' coverage as flood damage is not included in standard policies. The Hartford is a leading provider, enabling agents to write both Personal and Commercial Lines flood insurance while accessing competitive excess flood markets. They provide extensive sales support, including a dedicated local sales director, training, analytic tools for cross-selling, and resources to facilitate the sale of new flood policies. The company emphasizes ease of doing business with a knowledgeable book transfer team, user-friendly online systems for quoting and submissions, free zone determinations, and efficient policy issuance processes. Their exceptional service includes real-time online chat support, an interactive portal for policyholders to manage their accounts, and customizable claim reporting options. The Hartford encourages agents to inform clients about their flood protection options, highlighting the importance of offering adequate coverage to avoid errors and omissions. The flood insurance policies are subject to the National Flood Insurance Program, with availability in most states, though features may vary. For comprehensive details, policyholders are advised to review their policy or consult an independent agent. For inquiries, The Hartford can be contacted via email or phone.