

Flooding poses a risk to everyone, occurring unexpectedly due to various factors such as rainfall, snow melt, hurricanes, and local development. It is important to note that standard property insurance policies, including most homeowner and business owner policies, typically do not cover flood damage; only flood insurance can provide this protection. A standard flood insurance policy through the National Flood Insurance Program (NFIP) allows you to insure your buildings and contents, covering damage to walls, floors, equipment, furniture, and personal belongings. You can obtain flood insurance regardless of your address or mortgage status, as long as your community participates in the NFIP. This includes individuals living in high-risk flood zones, those outside flood plains, and even properties that have previously experienced flooding. The Hartford offers an easy process to acquire flood insurance, providing quotes and assistance to ensure your property is adequately protected. The Hartford participates in the federal Write Your Own (WYO) Program, where flood policies are underwritten by the federal government and managed by authorized private insurance companies, adhering to the NFIP's rules and regulations.