



# “What’s the harm in a little water?”

Real facts about flood protection



## A flair for flood protection:

The Hartford has been a leading carrier for federal flood insurance for nearly three decades.

All policies are written subject to the National Flood Insurance Program, administered by FEMA.

You’ve worked hard to live the dream of owning a home or business. Most of the time, hard work, property insurance and a little luck are enough to keep both safe from harm.

Then along comes a flood through a hurricane, rapid snow melt, new development in your area, or rain that just won’t go away.

It happens more often than you might think: If your property is in what is called a “100-year floodplain”, for instance, you have a one in four chance of a flood during the life of a 30-year mortgage.<sup>1</sup> Greater odds than many other risks, including fire.

## Let the facts be your guide

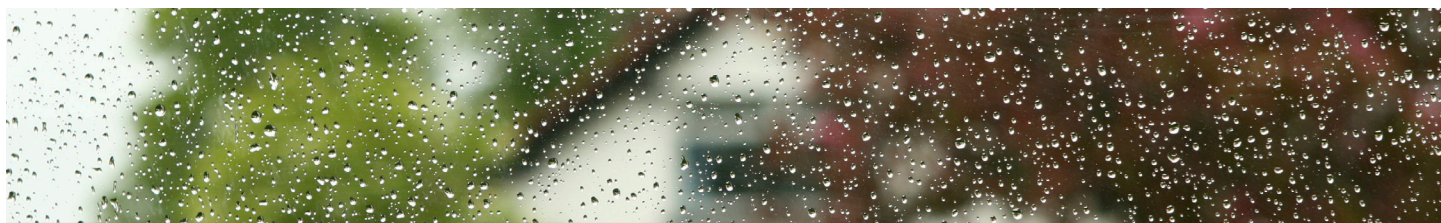
Some common misconceptions about floods and flood insurance:

**“I’m protected. I have property insurance.”** Normally, homeowners insurance or your commercial/Business Owner’s Policy exclude flooding.

**“Fire is my number one fear.”** Understandable. But in reality, flood is the number one natural disaster in the U.S.<sup>2</sup>

**“A little water couldn’t result in that much damage.”** Think again. And see the chart on the next page.

continued



## One inch of water can add up to thousands<sup>3</sup>

It doesn't take a foot of water to ruin property and goods. Consider a 1,000-square-foot home and the damage that can result from just **one inch of water**:

Personal items (clothing, television, stereo)	\$250
Accent furniture (floor lamps)	\$70
Washer/dryer	\$70
Computer accessories	\$40
Living room furniture	\$250
Kitchenware & food	\$100
Bedroom furniture	\$150
Appliances	\$70
Kitchen & bathroom cabinets	\$50
Finished floor/wood/carpet	\$7,900
Electrical & plumbing	\$150
Doors & base trim & windows	\$450
Cleaning	\$850
<b>Grand Total</b>	<b>\$10,400</b>

Without flood protection, you could bear responsibility for all of the above. Why leave yourself vulnerable, when policies start as low as \$129 a year for a preferred risk policy?

## Put a wall of protection around what's yours

With federal flood insurance, you can protect your buildings and contents from damage caused by rising water from a flood. You can purchase a policy to protect the following:

The standard policy provides separate coverage options to protect against damage to:

- The building itself
- Its contents
- Or both

Depending on your need, you may decide to purchase both to protect against damage to:

- Structural elements, such as walls, floors, equipment and fixtures
- The property's contents, such as furniture, appliances, wall and floor coverings
- Personal items, such as clothing, audio equipment and televisions

### Don't wait until water is at your door

Consider purchasing flood insurance sooner rather than later. Keep in mind that there's often a 30-day wait after purchase for the policy to take effect. So call your independent agent today about flood insurance through The Hartford. It's rainy day protection that could help save your most valuable investment: your home or business.

[www.thehartford.com/flood](http://www.thehartford.com/flood)

Map your risk. The Federal Emergency Management Agency (FEMA), which administers flood insurance, works with local communities and experts to revise aging flood maps in communities across the country. You can get a detailed, digital flood hazard map of your area by visiting: [www.floodsmart.gov/floodsmart/pages/flooding\\_flood\\_risks/understanding\\_flood\\_maps.jsp](http://www.floodsmart.gov/floodsmart/pages/flooding_flood_risks/understanding_flood_maps.jsp).

Let your Hartford agent help you interpret it.

<sup>1,2,3</sup> Source: floodsmart.gov

All policies are written subject to the National Flood Insurance Program. Please note that this product is available in most states. Features and credits may vary by state. For simplicity, this brochure does not include all the features, exclusions and limitations of the policy. For full information, The Hartford suggests that you read your policy or consult with your independent agent. On all losses and claims, policy terms apply. All information and representations herein are as of October 2013.