



**OFFER CLIENTS
BETTER COVERAGE
AND BETTER VALUE
WITH AUTO &
HOMEOWNERS
INSURANCE FROM
THE HARTFORD**



Auto & Homeowners Insurance from The Hartford features the Open Road Advantage and Home Advantage packages.

Auto & Homeowners Insurance from The Hartford offers your clients:

- Competitive rates that reward them for their experience on the road and their sense of responsibility at home
 - Features and benefits designed specifically to offer more protection and greater value
-

BETTER SAVINGS

Both Open Road Advantage and Home Advantage offer competitive rates along with several discounts and credits to help your clients lower the cost of their insurance.

Bundle & Save Even More! When your clients insure both their auto and home with The Hartford, they can save even more with a Bundling (Account) Discount that applies to both policies.

BETTER BENEFITS

Open Road Advantage and Home Advantage packages offer benefits and features designed to anticipate your clients' needs, not just react to them. The result is a higher level of service and support that can make a significant difference when the unexpected happens.

CLAIMS SERVICES THAT GO THE EXTRA MILE

Your clients can rely on The Hartford to be there when they need us most. Our 6-Point Claims Commitment helps assure your clients have a positive experience from the moment they call our caring claims professionals until their claim is settled.

Prepare. Protect, Prevail. With The Hartford.®

THE HARTFORD ADVANTAGE

AUTO & HOMEOWNERS INSURANCE

Both Open Road Advantage and Home Advantage offer two convenient packages so you can customize protection to meet the individual needs of your clients.

OPEN ROAD ADVANTAGE

The essential protection drivers need, with peace-of-mind benefits.

OPEN ROAD ADVANTAGE PLUS

An added level of protection for pennies a day. Good drivers deserve these extra benefits, which increase over time.

HOME ADVANTAGE

This package is ideal for customers who want extra protection, above their base policy, for certain coverages such as: Replacement Cost Contents Coverage, enhanced Personal Liability Coverage, and ID Fraud Expense Coverage.

HOME ADVANTAGE PLUS

Our most popular package, Home Advantage Plus includes all the features of Home Advantage, plus extra benefits such as the Disappearing Property Deductible^{††} and Equipment Protection Advantage.

WHO IS A TARGET CUSTOMER OF THE HARTFORD?

Research shows that nearly 70% of individuals who own a home buy their homeowners insurance from the same carrier as their auto insurance. Customers enjoy greater savings and the convenience of having all their protection in one place while your agency benefits from increased retention.

To help you better target your sales, here is a quick guide on customers who may benefit the most from bundling The Hartford's Open Road Advantage and Home Advantage protection.**

AUTO

- Mature households ages 50+ (“Age 50+ think of us”)
- Higher limits 100/300k+
- Good driving history
- Good/higher insurance score
- Full coverage vehicles
- Multi-car household
- Prior insurance history
- Account bundling (with homeowners)

HOME

- Coverage A \$200K - \$1 Million
- Well maintained/pride of ownership
- Loss free
- Good/higher insurance score
- Protection class 1-8
- Deductible \$1,000+
- Account bundling (with auto)

** This information provides a description of The Hartford's preferred marketing appetite and should not be construed as The Hartford's coverage eligibility guidelines.

| HOW TO TALK WITH CLIENTS ABOUT OPEN ROAD ADVANTAGE BENEFITS | ADVANTAGE | ADVANTAGE PLUS |
|---|-----------|----------------|
| <p>The Hartford RecoverCare Advantage^{®§} – Injured in a car accident and need some help around the house? The Hartford recognizes that life doesn’t stop, so they’ll pay you up to \$2500 for up to 6 months for home services like house cleaning, shopping, lawn care, dog walking, and more. At no extra cost.</p> | ✓ | ✓ |
| <p>Lifetime Repair Promise* – Here’s a great way to take the stress out of a claim! When you choose to use an approved repair shop in The Hartford’s countrywide network, they will stand behind the workmanship for as long as you own the vehicle.</p> | ✓ | ✓ |
| <p>Rescue 1-800 – If you’re stranded or break down, you have access to Rescue 1-800’s emergency road services. You’ll pay no fee for most services (up to your policy limits) if you carry Towing & Labor coverage on your policy. Without Towing & Labor coverage, the fee for the services will be your responsibility.</p> | ✓ | ✓ |
| <p>Highly Rated Claims Service – 24-hour claim reporting is just the beginning. The Hartford’s 6-Point Claims Commitment is a promise to exceed your expectations – from the moment you report your claim until your payment is issued.</p> | ✓ | ✓ |
| <p>New Car Replacement Benefit^{§§} – If your car is totaled in the first 15 months or 15,000 miles, whichever occurs first, The Hartford will pay the cost of a brand new car – same make and model – with absolutely no depreciation.</p> | ✓ | ✓ |
| <p>12-Month Policy – You’ll lock in your rate for a full year – not just for 6 months like policies offered by some other companies.</p> | | Optional |
| <p>First Accident Forgiveness[‡] – Your good driving record means you won’t get a rate increase because of your first accident. You’ve earned it!</p> | | ✓ |
| <p>Disappearing Deductible[‡] – Stay accident-free and The Hartford will decrease your deductible over time until it gets to zero!</p> | | ✓ |

Note: Plan features can vary by state.











* Policyholders are free to select the repair shop of their choice for repairs. Benefit applies only to those repair shops that are part of The Hartford’s network.

‡ Some benefits, including First Accident Forgiveness and the Disappearing Deductible, are only available with the optional Advantage Plus package. A policy without these benefits is also available. To qualify for the Accident Forgiveness benefit in most states, all drivers on the policy must have a clean record (no accidents or violations) for five consecutive years. To qualify for the Disappearing Deductible benefit in most states, all drivers on the policy must have a clean record for three consecutive years. NY drivers are not eligible for the complete disappearance of the deductible, although it will be reduced to a minimum of \$100. The Advantage Plus package option, the Disappearing Deductible benefit and the Accident Forgiveness benefit are not available in all states.

§ Availability of RecoverCare benefit and benefit levels vary by state. Benefit applies only to those policies where optional Medical Payments coverage is purchased.

§§ Limitations apply.

Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state’s Department of Insurance or The Hartford at 1-888-203-3823.

| HOME ADVANTAGE FEATURES | HOME ADVANTAGE | HOME ADVANTAGE PLUS |
|--|---|---|
| Replacement Cost Contents – If you have a qualifying claim, this feature allows you to replace damaged or stolen belongings with new items of like quality – at today’s prices. And that’s regardless of the age or condition of items you’ve lost. |  75% of cov. A |  75% of cov. A |
| The Hartford ID Restore – With this benefit, you’ll have free, unlimited access to The Hartford ID Hotline and Identity Theft 911’s Resolution Center. Through these services, you get one-on-one access to qualified fraud specialists who can answer questions and help you develop effective strategies to combat identity theft or fraud. |  |  |
| ID Fraud Expense Coverage – This coverage will reimburse you for out-of-pocket expenses related to identity theft or fraud such as: (1) lost income due to time away from a job to work with credit agencies, or (2) legal expenses needed to remove criminal or civil judgments caused by fraud. <i>(Note: Additional lost income limits apply.)</i> |  \$25,000 Limit |  \$50,000 Limit |
| ProtectorPLUS Zero Deductible Homeowners Deductible Forgiveness^{††} – This benefit will completely eliminate your homeowners insurance deductible (up to \$5,000), if you have a qualifying claim of \$25,000 or more. |  |  |
| Disappearing Property Deductible[‡] – If you have no homeowners claims in the past three years, The Hartford will lower your property insurance deductible by \$50. Then, we’ll lower it another \$50 after each year without a claim – until your property deductible reaches zero. | |  |
| Equipment Protection Advantage – This coverage pays for the repair or replacement of appliances, electronics and other home systems after a mechanical or electrical breakdown. It also provides additional coverage if you want to replace covered equipment with “green” upgrades. | Optional |  |
| Green Rebuilding – This option expands your coverage limits by up to 10% when you use environmentally friendly materials or processes to make repairs, or upgrade to more energy efficient systems and appliances after a covered loss. | Optional | Optional |
| Valuable Items “Blanket” Coverage – An easy, convenient way to add a higher level of protection for valuable items such as jewelry, silverware, fine art, musical instruments, cameras, and more – without the added paperwork of scheduling or appraisals. | Optional | Optional |

‡ Some benefits, such as the Disappearing Property Deductible, are only available with the optional Home Advantage Plus package. A policy without these added benefits is also available. To qualify for the Disappearing Property Deductible, homeowners must have no claims or losses for three consecutive years in most states. The Home Advantage Plus package option and the Disappearing Property Deductible benefit are not available in all states.

†† This coverage does not apply to special deductibles such as hurricane, earthquake, coal mine subsidence, special wind/hail or optional special theft deductibles.

Coverage is provided by Hartford Fire Insurance Co. and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155. In Washington, auto coverage is underwritten by Hartford Accident & Indemnity Co. and home coverage is underwritten by Sentinel Insurance Company. In California, auto coverage is underwritten by Trumbull Insurance Company, and home coverage is underwritten by Sentinel Insurance Company. In Minnesota, auto coverage is underwritten by Trumbull Insurance Company and home coverage is underwritten by Hartford Insurance Company of the Midwest. In Pennsylvania, auto coverage is underwritten by Hartford Underwriters Insurance Company, and home coverage is underwritten by Trumbull Insurance Company.

In Texas, the auto program is underwritten by Southern County Mutual Insurance Company through Hartford Underwriters General Agency. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Southern County Mutual Insurance Company. In Texas, the home program is underwritten by Hartford Fire Insurance Company.

For more information on Auto & Homeowners Insurance from The Hartford, contact your Hartford Sales Consultant.

