



(Currently licensed with The Hartford)

Hartford Standard Flood Program

- WYO Federal Flood Insurance through The Hartford

Standard Flood Program

Highly Competitive Commission

- Commission is negotiable based on the amount of flood premium which will be placed in the program.

On-Line Internet Access

- Windows format.
- *Policy quotation* retention on local PC
- Policy and endorsement document output printed in your office.
- *Agency/Customer payment* via check, credit card authorization or ACH from Agency account.
- *On line Flood Zone Determination* requests directly by agency staff.
- Assistance with Elevation Certificates.
- Policy inquiry feature.
- Storm tracking.
- Coverage, policy forms and NFIP Manual.
- Claim loss reporting- which in turn sends the information to the claims adjuster within minutes of receipt.
- Agency production reports.

Program Materials

- All the necessary information to handle Flood.
- Agency code and PIN to access our Flood Processing Center web site.
- All necessary Flood orientation training. (CEU credit courses can be arranged locally on an individual basis.)
- "Live" Customer Service Representatives via toll free call to assist you, when needed from 8AM to 8PM EST (6AM to 6PM Mountain Time).

Flood Zone Determinations (FZDs)

- As long as you write new business or transfer business with us all FZD's will be *free*.
- The FZD's are guaranteed to be 100% accurate.
- They are available On-line through the web site.
- The majority of the FZD's are completed within 4 hours. "Problem/"bad" property addresses are completed within 24 hours.

Service levels significantly exceeding Federal Standards

- Our flood plan administrator adheres to standards requiring new business, renewals, policy changes and correspondence to be handled within two to four working days of receipt (well below Federal Standards.)
- Customer Service Representatives, assigned to regional teams (5), understand the area of the country they handle and will develop rapport with your staff.
- Customer Service Representatives are available from 8AM to 8PM Eastern time via a toll free number.

Flood Processing Center Website

- **Complete Quote:** Obtain quick and accurate quotes thru " www.hartfordfloodonline.com "
- **Online Applications:** Applications can be completed and transferred electronically.
- **Policy Maintenance / Policy Search:** Search through all your policies for easy maintenance or policy review.
- **Endorsements:** Electronically process endorsements and print declaration pages immediately.
- **Report Claims:** Begin the claim process and get an immediate Notice of Loss – no other paperwork involved!
- **Zone Determinations:** Process zone determinations conveniently in office.
- **Repetitive Loss Check:** Quick and easy way to find 2 or more flood losses on a particular property.
- **Renewal List:** See all renewals for the next 90 days
- **Accounting Reports:** Get detailed accounting reports electronically.

Simple Enrollment

- All you need to do is complete:
 - o one-page enrollment form.
 - o one-page roll-over form for transfer business.
 - o W-9 Tax form.
 - o Copy of your agency and producer license.

Claim Services

Claim adjusting services are provided through federally certified claim adjusters.

Supplementary Flood Coverage's Program

Supplementary Banking and Financial Institution Program

- Federal Flood for loan origination.
- Forced Placed Flood Coverage [only in conjunction with loan origination].
- Life of Loan Flood FZD's.
- Home Equity FZD's.
- Basic FZD's.
- Portfolio "scan" FZD's.
- Excess Flood, CBRA & OPA, and Non-Participating Community Flood Programs, provided by WNC Insurance Services through Lloyds.

Excess Flood Program

Excess Flood, CBRA, OPA areas and NFIP Non-Participating Communities insurance Programs are available only for agents enrolled in The Hartford Flood Program. Primary underlying limits must be written with Hartford Flood.

Excess limits are written through various non-admitted carriers.

ENROLLMENT CHECKLIST

1. Completed Enrollment Form.
2. Completed Rollover Form (If applicable).
3. Completed and signed W-9 Tax Form.
4. Copies of Producer License and Agency License.

Send all forms to:

Hartford Flood
c/o Trumbull Services
4 Griffin Road North
Suite 200 A
Windsor, CT 06095

Fax or
email:

FAX 860-683-8750

m.gilson@trumbull-services.com

ph 860-687-3828

or

lori.byczkiewicz@thehartford.com

Ph 860-687-3985



Hartford Flood **Standard** Insurance Program

WRITE YOUR OWN FLOOD INSURANCE PROGRAM **HARTFORD AGENT ENROLLMENT FORM**

The information requested below is required in order for you to sell flood insurance on behalf of The Hartford. Please complete and return this form along with a W-9 Tax ID Form to the fax number below. You will receive a Producer Code and PIN # that will allow you to access our Flood Processing Center online system along with the information necessary for you to write flood insurance on behalf of The Hartford. Please keep a copy of this document for your files.

Agency Name:

Agency Regional Office: _____ (2 digits)

Agency Code: _____ (6 digits)

Street Address

Mailing Address
(if different)

Business phone

Business FAX:

E-Mail Address

IRS Tax ID No.:

Agency
Contact
Person:

LICENSED AGENTS ALLOWED ACCESS TO FLOOD PROGRAM

1. _____
2. _____
3. _____
4. _____
5. _____

(If additional space needed, please attach an additional page for the information)

Do you currently write flood insurance ? Yes • No •

If yes, with what carrier ? _____

Return to:

Hartford Flood
c/o Trumbull Services
4 Griffin Road North
Suite 200 A
Windsor, CT 06095

Fax or
email

860.683.8750
m.gilson@trumbull-services.com

ph 860-687-2828

or

lori.byczkiewicz@thehartford.com

Ph 860-687-3985

Please Review

Rollover Procedures

The following guidelines have been established to make the transition from your current carrier to The Hartford as efficient as possible.

1. We require a Flood Insurance Agreement on file for your agency. The Agreement may be submitted at the time the roll-over information is sent to the Flood Processing Center.
2. Please submit a copy of the current Declarations Page. After verifying that all information is accurate, please initial it before sending it. If policy is elevation-rated and the elevations do not appear on the Declarations Page, please include a copy of the elevation certificate.
3. If possible, please submit information on **all** policies at once. This allows time for verification and renewal issuance in a timely manner and eliminates monthly follow up. We should receive this information to complete billing **60 days prior** to the earliest renewal dates of the policies. In order for the Flood Processing Center to process a Roll-over/Renewal, the current Declarations Page **must be received at least 45 days prior to its expiration**. If received less than 45 days prior to expiration the only way the Flood processing Center can process the renewal is if the current Declarations Page is accompanied by cash, credit card authorization (VISA or Master-card), or a certified check. If any changes are made through the previous carrier, a copy of that change should also be sent to us in order to keep our files correct and ready for the renewal notice to be sent.
4. Please sign and return the enclosed authorization form along with the policy information (as indicated below) to begin the rollover process.

The Flood processing Center will process renewal billing based on documents submitted. Please review all declarations pages and policy renewal listings for accuracy. We will contact you by telephone if we need additional information.

Rollover Documentation

New Federal Guidelines require the following information for single family dwellings, 2-4 family buildings, other residential buildings or non-residential buildings:

A copy of the current declarations page, show the LFE and BFE if elevation rated,

OR

A copy of the declarations page and a copy of the elevation certificate if the LFE and BFE are not on the declarations page.

* A copy of the application and application part 2 must be included if all of the rating information does not appear on the declarations page. If there is an enclosure, the enclosure size must be on the application.

For residential condominium association policies:

A copy of the current declarations page showing the LFE and BFE, the current replacement cost of the building, the number of units in the building, two photographs of the building showing the front and the back of the building.

OR

A copy of the application/application part 2, a copy of the elevation certificate, and two photographs of the building

* A copy of the application and application part 2 must be included if all of the rating information does not appear on the declarations page. If there is an enclosure, the enclosure size must be on the application.

For submit for rate buildings:

A current declarations page, a copy of the signed application & application part 2, a copy of the elevation certificate, a signed variance form, the enclosure worksheet (if applicable), a copy of the elevated building determination (if applicable), some clear photos of the building and breakaway walls memo if "V" zone.

NOTE: While a current declarations page is required to establish effective dates, a declarations page from a prior term may be used for elevation data if the LFE and the BFE are contained on the declarations page and the property address on the dec matches the property address being insured.

Criminal Penalty for Falsifying Information.— Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs.—If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

Form **W-9** (Rev. 12-96)

Cat. No. 10231X