

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:
 - one-page enrollment form.
 - one-page roll-over form for transfer business.
 - W-9 Tax form.
 - 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.

Fax or

email:

- 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 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 Offic	ce: (2 digits)) Agene	cy Code:	(6 digits)		
Street Address						
Mailing Address (if different) Business phone Business FAX: E-Mail Address	()					
IRS Tax ID No.:						
Agency Contact Person:						
1 2	LOWED ACCESS TO FLOO					
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 06005		Fax or email	860.683.8750 <u>m.gilson@trumbull-services</u> <u>ph 860-687-2828</u> or	s.com		
Windsor, CT 06095			lori.byczkiewicz@thehartford.	<u>com</u>		
			Ph 860-687-3985			

AUTHORIZATION TO PROCESS FLOOD POLICY RENEWALS

The undersigned, having determined to transfer flood insurance policies to

THE HARTFORD

a "Write Your Own" (WYO) Company, to process and renew all Flood Insurance Policies submitted to The Hartford's Flood Processing Center through its Rollover Program.

As agent of record for these policies, I

(Agent's Name) accept responsibility to notify the insured and other interested parties of the change of insurer.

Renewal Processing Start Date*

(Month/Day/Year)

*Renewal notices will not be mailed out for policies renewing prior to this date.

Producer Name or Principal
Contact Person for Rollover
Agency Name
Agency Address
(Authorized Signature)
(Date)

(Print Name and Title)

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 rollover 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.

NOTE: For ALL "V" zone properties (rated with elevation information), we must also have the replacement cost & actual date of construction.



Request for Taxpayer Identification Number and Certification

Give form to the requester. Do NOT send to the IRS.

Name (If a jo	int account or you changed your name, see Sp	ecific Instructions on page 2.)	
Business nai	me, if different from above. (See Specific Instru	uctions on page 2.)	
Check appro	priate box: Individual/Sole proprietor	Corporation Dartnership Other ©	
Address (nur	mber, street, and apt. or suite no.)	Requester's name and Address (optional)	
City, state, a	nd ZIP code		
Part I Ta	axpayer Identification Number (List Account Number(s) here (optional)	
Enter your TIN in	the appropriate box. For individuals,		
this is your social	security number (SSN). However, if	Social security number	
instructions on pa	t alien OR a sole proprietor, see the ge 2.	Part II For Payees Exempt	
For other entities,	it is your employer identification	From Backup Withholding (See the instructions on page 2.)	
	ou do not have a number, see How		
	bage 2. Note: If the account is in more et the chart on page 2 for guidelines	Employer identification number	
on whose number			
	ertification		
	f perjury, I certify that:		·······
		entification number (or I am waiting for a n exempt from backup withholding, or (b) I I	
		ling as a result of a failure to report all inte	
notified me that I a	am no longer subject to backup withholdin	ıg.	
		ove if you have been notified by the IRS th	
		Id dividends on your tax return. For real es secured property, cancellation of debt, con	
arrangement (IRA	λ , and generally, payments other than inter	erest and dividends, you are not required to	o sign the Certification, but you must
	ect TIN. (See the instructions on page 2.)		
Sign			
Here	Signature ►		Date ►
			correct taxpayer identification number (TIN) to
	e, income paid to you, real estate transact bt, or contributions you made to an IRA.	tions, mortgage interest you paid, acquisiti	ion or abandonment of secured property,
		sting it (the requester) and, when applicab	le. to:
	you are giving is correct (or you are waitin		
	not subject to backup withholding, or		
	on from backup withholding if you are an e		and famous 16 it is an instantially starting to their France 147
lote: If a request	er gives you a form other than a w-9 to re	equest your TIN, you must use the request	er's form if it is substantially similar to this Form W-
	Withholding?- Persons making certain p	avments to you must withhold and pay to t	the IRS 31% of such payments under certain
			nclude interest, dividends, broker and barter
			erators. Real estate transactions are not subject to
			ort all your taxable interest and dividends on your
	ish your TIN to the requester, or	up withholding. Payments you receive will	The subject to backup withholding it.
	e requester that you furnished an incorrect	ct TIN, or	
. The IRS tells yo	ou that you are subject to backup withhold	ing because you did not report all your inte	erest and dividends on your tax return (for
	t and dividends only), or		
. You do not cert fter 1983 only), c		ct to backup withholding under 3 above (fo	r reportable interest and dividend accounts opened
	ify your TIN when required. See the Part I	Il instructions on page 2 for details	
		holding. See the Part II instructions and th	ne separate
nstructions for t	he Requester of Form W-9.	.	
Penalties			
			nalty of \$50 for each such failure unless your Respect to Withholding.— If you make a false
	reasonable basis that results in no backu		

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