

Special Protection Packages Available for Homeowners 3 (HO-3) Policyholders

Coverage	The Hartford's HO-3 Policy	Sentinel	Sentinel Silver
Business Property	\$2500 on premises, \$500 off premises	\$2500 on premises, \$500 off premises	\$2500 on premises, \$500 off premises
Claim Expense – Actual Loss of Earnings	\$250 per day	\$250 per day	\$250 per day
Credit & Fund Transfer Cards	\$500	\$1000	\$1000
Damage to Property of Others	\$1000	\$1250	\$1250
Debris Removal	5% of Coverage A; \$1000 for trees (up to \$500 per tree)	5% of Coverage A; \$1000 for trees (up to \$500 per tree)	5% of Coverage A; \$1000 for trees (up to \$500 per tree)
Fire Department Service Charge	\$500	\$1000	\$1000
Firearms	\$2500 (loss by theft only)	\$2500 (loss by theft only)	\$2500 (loss by theft only)
Identity Theft	Optional Coverage	Optional Coverage	Optional Coverage
Jewelry & Watches	\$1500 (loss by theft only)	\$2000 (\$1500 per item)	\$2500 (\$1500 per item)
Land Restoration/Stability	No Coverage	No Coverage	\$10,000
Lock Replacement	Optional Coverage	\$100	\$500
Loss Assessment	\$1000 Section I	\$1000 Section I; \$1000 Section II	\$1000 Section I; \$1000 Section II
Loss of Use	20% of Coverage A	20% of Coverage A*	20% of Coverage A*
Medical Payments to Others	Selected Policy Limit	Plus \$1000	Plus \$1000
Money (includes SMART/stored value cards)	\$200	\$200	\$200
Open Peril Contents Coverage	No Coverage	No Coverage	No Coverage
Personal Injury	Optional Coverage	Included	Included
Personal Liability	Selected Policy Limit	Plus \$300,000	Plus \$300,000
Personal Property Away from Premises Caused by Flood or Collision (including earthquake)	No Coverage	\$1000	\$1000
Refrigerated Products	Optional Coverage	\$500	\$1000
Replacement Cost Contents	Optional Coverage	Optional Coverage	Included (75% of Coverage A)
Replacement Cost Dwelling	Optional Coverage	Optional Coverage	Included
Replacement Cost Non-Building Structures	Optional Coverage	Optional Coverage	Optional Coverage
Reward	Not Available	Not Available	\$1000 (fire/theft only)
Securities	\$1500	\$1500	\$1500
Silverware	\$2500 (loss by theft only)	\$4000 (loss by theft only)	\$4000 (loss by theft only)
Trailers	\$1500	\$1500	\$1500
Trees, Shrubs and Other Plants	5% of Coverage A; \$500 per tree	5% of Coverage A; \$500 per tree	5% of Coverage A; \$500 per tree
Water Back Up and Sump Overflow	Optional Coverage	Optional Coverage	Optional Coverage
Watercraft	\$1500	\$1500	\$1500
Watercraft Liability – Outboard HP	25 HP	50 HP	50 HP

*Includes an off premises power outage that makes residence premises uninhabitable.

Coverages and features may vary by state. Please see your Personal Lines Sales Rep for additional information.



Special Protection Packages Available for Condo Unit-Owner's (HO-6) Policyholders

Coverage	The Hartford's HO-6 Policy	Sentinel Gold Condo
Business Property	\$2500 on premises, \$500 off premises	\$5000 on premises, \$500 off premises
Claim Expense – Actual Loss of Earnings	\$250 per day	\$250 per day
Credit & Fund Transfer Cards	\$500	\$10,000
Damage to Property of Others	\$1000	\$1250
Debris Removal	5% of Coverage A; \$1000 for trees (up to \$500 per tree)	10% of Coverage A; \$1000 for trees (up to \$500 per tree)
Fire Department Service Charge	\$500	\$1000
Firearms	\$2500 (loss by theft only)	\$5000 (includes mysterious disappearance)
Identity Theft	Optional Coverage	Optional Coverage
Jewelry & Watches	\$1500 (loss by theft only)	\$5000 (includes mysterious disappearance)
Lock Replacement	Optional Coverage	\$750
Loss Assessment	\$1000	\$5000
Loss of Use	40% of Coverage C	40% of Coverage C
Medical Payments to Others	Selected Policy Limit	Plus \$1000
Money (includes SMART/stored value cards)	\$200	\$500
Open Peril Contents Coverage	No Coverage	Included
Personal Injury	Optional Coverage	Included
Personal Liability	Selected Policy Limit	Plus \$300,000
Personal Property Away from Premises Caused by Flood or Collision (including earthquake)	No Coverage	\$1000
Refrigerated Products	Optional Coverage	\$1000
Replacement Cost Contents	Optional Coverage	Included
Replacement Cost Dwelling	Not Available	Not Available
Replacement Cost Non-Building Structures	Optional Coverage	Optional Coverage
Reward	Not Available	\$1000
Securities	\$1500	\$5000
Silverware	\$2500 (loss by theft only)	\$5000 (includes mysterious disappearance)
Trailers	\$1500	\$1500
Trees, Shrubs and Other Plants	10% of Coverage C; \$500 per tree	10% of Coverage C; \$500 per tree
Unit Owners Special Coverage A	Optional Coverage	Included
Water Back Up and Sump Overflow	Optional Coverage	Optional Coverage
Watercraft	\$1500	\$1500
Watercraft Liability – Outboard HP	25 HP	50 HP

Coverages and features may vary by state. Please see your Personal Lines Sales Rep for additional information

Special Protection Packages Available for Homeowners 5 (HO-5) Policyholders

Coverage	The Hartford's HO-5 Policy	Sentinel Gold	Sentinel Platinum
Business Property	\$2500 on premises, \$500 off premises	\$5000 on premises, \$500 off premises	\$10,000 on premises, \$1000 off premises
Claim Expense – Actual Loss of Earnings	\$250 per day	\$250 per day	\$250 per day
Credit & Fund Transfer Cards	\$500	\$10,000	\$10,000
Damage to Property of Others	\$1000	\$1250	\$1250
Debris Removal	5% of Coverage A; \$1000 for trees (up to \$500 per tree)	10% of Coverage A; \$1000 for trees (up to \$500 per tree)	10% of Coverage A; \$1000 for trees (up to \$500 per tree)
Fire Department Service Charge	\$500	\$1000	\$1000
Firearms	\$2500 (loss by theft, misplacing or losing)	\$5000 (loss by theft, misplacing or losing)	\$5000 (loss by theft, misplacing or losing)
Identity Theft	Optional Coverage	Optional Coverage	Up to \$15,000
Jewelry & Watches	\$1500 (loss by theft, misplacing or losing)	\$5000 (loss by theft, misplacing or losing)	\$10,000 (loss by theft, misplacing or losing)
Land Restoration/Stability	No Coverage	\$10,000	\$10,000
Lock Replacement	Optional Coverage	\$750 (\$100 deductible if lost or stolen)	\$750 (\$100 deductible if lost or stolen)
Loss Assessment	\$1000 Section I; \$1000 Section II	\$1000 Section I; \$5000 Section II	\$10,000 Section I; \$10,000 Section II
Loss Of Use	30% of Coverage A	30% of Coverage A	30% of Coverage A
Medical Payments to Others	Selected Policy Limit	Plus \$1000	Plus \$4000
Money (includes SMART/stored value cards)	\$200	\$500	\$1000
Open Peril Contents Coverage	Included	Included	Included
Personal Injury	Optional Coverage	Included	Included
Personal Liability	Selected Policy Limit	Plus \$300,000	Plus \$300,000
Personal Property Away from Premises Caused by Flood or Collision (includes earthquake)	No Coverage	\$1000	\$1000
Refrigerated Products	Optional Coverage	\$1000	\$5000
Replacement Cost Contents	Optional Coverage	Included (75% of Coverage A)	Included (75% of Coverage A)
Increased Dwelling Limits	Optional Coverage	Included	Included
Replacement Cost Non-Building Structures	Optional Coverage	Optional Coverage	Included
Reward	No Coverage	\$1000 (for arson or robbery)	\$1000 (for arson or robbery)
Securities	\$1500	\$5000	\$5000
Silverware	\$2500 (loss by theft, misplacing or losing)	\$5000 (loss by theft, misplacing or losing)	\$10,000 (loss by theft, misplacing or losing)
Trailers	\$1500	\$1500	\$3000
Trees, Shrubs and Other Plants	5% of Coverage A; \$500 per tree	5% of Coverage A; \$500 per tree	5% of Coverage A; \$1000 per tree
Water Back Up and Sump Overflow	Optional Coverage	Optional Coverage	Optional Coverage
Watercraft	\$1500	\$1500	\$2500
Watercraft Liability – Outboard HP	25 HP	50 HP	50 HP

The Hartford's Homeowners Portfolio

The Hartford offers many benefits and discounts that give your customers more for their insurance dollar and a higher level of security.

Pre-Packaged Protection (Best Deal)

Sentinel. For just \$25, your customers can get added peace of mind for certain coverages not included in the basic policy, such as reimbursement for replacing locks if your customers' keys are stolen and for contents in the refrigerator or freezer that are spoiled by a covered power outage. *See the comparison chart for HO-3 policies.*

Sentinel Silver. You can give your customers all the coverages available in Sentinel with higher limits for jewelry, watches and furs, lock replacement and refrigerated products.

The Sentinel Silver package also provides replacement cost coverage for contents and land restoration/stability protection. *See the comparison chart for HO-3 policies.*

Sentinel Gold. Available with the Homeowners 5 (HO-5) policy, the Sentinel Gold endorsement covers the contents of your customers' home against any risk (except those specifically excluded), and we'll repair or replace stolen or damaged contents, regardless of depreciation. Sentinel Gold also increases the limits of protection on some of your customers' most valuable possessions. *See the comparison chart for HO-5 policies.*

Sentinel Platinum. For those who have even more to protect, Sentinel Platinum offers the highest level of security such as identity fraud expense coverage. *See the comparison chart for HO-5 policies.*

Optional Coverages

Scheduled Personal Property with Agreed Value.

Your customers can get 100% of the insured value for scheduled personal property in the event of a total covered loss.

Assisted Living Care. Extend coverage to a relative in an assisted living care facility. This protection provides coverage for eyeglasses, hearing aids, dentures and more.

Identity Theft. In response to the growing hazard of identity theft, you can now offer protection against expenses incurred to reclaim your customer's good name.

Computer Coverage. You can provide coverage for computer hardware, software and data for just pennies a day.

Water Back Up and Sump Overflow. For an additional premium, your customers can receive property protection for water back up or sump pump overflow. The basic coverage amount is \$5000 and additional limits may be available. *See the Rates and Rules Manuals located in the Underwriting Reference section in the Resources tab on the EBC for state specific information.*

Private Golf Cart Protection. Since the standard homeowners policy doesn't cover damage to golf carts, we provide Physical Damage Coverage for a golf cart of up to \$7500 with a \$250 deductible for only \$38. And Liability Coverage is also provided for golf carts on a golf course or in a private residential community.

Premium Credits For Your Policyholders

Account Credit. Your customers can save up to 10% on our homeowners premium and an additional 10% on auto insurance for insuring both through The Hartford.

Limited Access Credit. Savings of up to 10% are available for your customers who reside in an apartment or condominium that is protected 24-hours a day and monitored by a uniformed guard(s).

Protective Devices Credit. By upgrading home security, your customers will save up to 20% for a combination of burglar alarms and a sprinkler system. Even dead-bolt locks and smoke detectors can save your customers up to 2%.

Mature Homeowner Savings. Discounted rates are available for your mature homeowner customers, regardless of employment status.

Coverage and features may vary by state. See your Personal Lines Sales Rep for additional information.