

Prevail homeowners insurance from The Hartford.

The Hartford’s Home Insurance product has been enhanced with more sophisticated class plan segmentation, increasing our ability to match price to risk. As part of our Prevail product, we are incorporating new discounts and are now offering three distinct packages developed using customer research. These packages were designed leveraging customer research specifically within the preferred mature market and contain features and benefits that matter the most to this consumer.

Available Home Insurance Discounts

- Account credit discount
- Home buyer credit
- Advanced quote discount
- Protective devices credit – fire, theft

Prevail Home Insurance - Coverage Offerings*				
Coverage	Base	Enhanced Package	Premium Package	Ultra Package
Buying Segment	Price Sensitive	Price Sensitive	Value Buying	Protection Oriented
Personal Property Replacement Cost	Included	Included	Included	Included
Specified Additional Amount of Insurance for Dwelling (25% or 50%)	Included	Included	Included	Included
Protector Plus Zero Deductible	Included	Included	Included	Included
Fire Department Service Charge		\$1,000	\$1,000	\$1,000
Reward for Conviction for Covered Fire / Theft Loss		\$1,000	\$1,000	\$1,000
Lock Replacement for Lost / Stolen Keys		\$500	\$500	\$500
Disappearing Property Deductible – If a homeowner’s customer has had no claims in the past three years, The Hartford will lower the property insurance deductible by \$50 for each policy term. ‡		Included	Included	Included
Water Sewer Backup (higher limits available)		\$5,000	\$5,000	\$5,000
Equipment Breakdown – Protection for home appliances and the systems they rely on.		\$50,000	\$50,000	\$50,000
Personal Property Off Premises – Flood / Earthquake / Landslide			\$1,000	\$1,000
Property Damage Liability Extension – Water Damage			Included	Included
Land Stabilization			\$10,000	\$10,000
Valuable Items Blanket Coverage – (higher limits available) Multi-class limit for all categories. Could include jewelry, firearms, musical instruments, fine arts, etc.			\$5,000	\$5,000
Roof Replacement Upgrade – Wind / Hail Resistance			Included	Included
Personal Injury Protection (Aggregate Limit)			Included	Included
Additional Living Expense for Off Premises Power Outage				Included
Watercraft Liability Increased from 25 HP to 50 HP Outboard				Included
Watercraft Physical Damage Increased from \$1,500 to \$2,500				Included
Green Rebuilding Upgrade				Included
Replacement Cost for Non-Building Other Structures				Included
Easy Living Upgrade: Universal Design (variable limits available)				\$2,500

*Package options will appear based on underlying attributes of the customer’s property.

AZ no longer allows Equipment Breakdown to be offered on the HO policy. The Enhanced Package in AZ will contain Valuable Items Blanket coverage instead of Equipment Breakdown; Golf Cart coverage will be included in the Premium and Ultra Packages in lieu of Equipment Breakdown as these packages already contain Valuable Items Blanket Coverage.



‡Terms and conditions apply.

Home coverage is provided by Hartford Fire Insurance Co. and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155. In AZ and WA, the Home program is underwritten by Hartford Accident & Indemnity Company; in CA, by Sentinel Insurance Company; in MN, by Hartford Insurance Company of the Midwest; and in PA, by Trumbull Insurance Company. Home program not available in all areas, including the states of CA and FL.

In Texas, the Home program is underwritten by Hartford Accident & Indemnity Company.

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