

The Hartford Personal Lines FAQ, Tips, & Tricks

What age roof will The Hartford write?

Hartford has elected to truly underwrite a homeowners roof. We look at 7 data points (things like age, condition, composition, tree coverage etc..) and determine eligibility based on the actual roof. If the roof is deemed acceptable via arial imagery collected at the time of the application (typically updated every 90 days,) then we will write that shingled roof up to 35 years of age at replacement cost. Metal, and slate roofs, we allow FAR OLDER!

If I bind a Home (Condo, auto, renters etc..) today with an Account Credit Discount (multipolicy,) how soon must the supporting policy be uploaded before I lose the discount?

You have 30 days to issue and upload the supporting policy. If it is not uploaded within that timeframe, the premium on the bound policy will adjust back to inception and the customer will receive a bill. If the supporting policy is uploaded later, the premium will readjust for the remainder of the policy period rather than waiting until renewal.

Can I write monoline policies?

100% yes. While bundled policies are preferred, monoline Home, Auto, Condo, or Renters policies can absolutely be issued when bundling is not appropriate for the customer.

Is ACV or scheduled roof coverage available?

No. Replacement cost is the only coverage option available for roofs.

How far in advance should I quote to receive the best rates?

To receive the advanced quote discount, quotes must be completed at least seven days in advance. However, if you want the best quote, quote it out 15 days in advance.

When are inspections triggered?

Inspections are triggered in all cases where a wood stove is indicated, when the home is over 100 years old, or when Coverage A exceeds \$1 million. Outside of these scenarios, inspections occur roughly 25% of the time.

If I choose a homeowners package like “Premium”, do I get a discount on any endorsements that I add to that package level?

Yes! Unlike the Base level option for homeowners where adding in endorsements is “ala carte” and no discount is given on any endorsements added, adding in an endorsement to

a package level option gives you discounted pricing on that endorsement. So, electing Premium package and then adding in “Replacement cost for non-building other structures,” is a phenomenal choice for price and coverages.

Are items like pools, hot tubs, outdoor kitchens, or gazebos covered under the “Replacement Cost for Non-Building Other Structures” endorsement?

YES, and it is the endorsement that I would highly recommend that you encourage your customers to add onto the Premium Homeowners package. It comes standard with Ultra but available as an add on at a discounted rate with the Premium Homeowners tier.

Are older homes written at full replacement cost or functional replacement cost?

Coverage is written at full replacement cost. Functional replacement cost is not offered.

For new quotes, do you run the insurance score on the first named insured or BOTH at the same time?

The score is based on the first named insured.

The first home quote I completed I noticed the replacement cost was quite a bit lower than what he’s currently at (by about \$100k). Can we manually override and increase this coverage?

You can increase coverage another 50% in Ohio and it will actually stop and flag you if your entry goes beyond the acceptable threshold. The system is pretty intuitive in that fashion.

NOTE: The only way to DECREASE is to adjust the limited fields that RCT has available to alter.

Is there a paid-in-full or mortgage-free discount on the home policy?

No paid in full discount or escrow.

Does The Hartford offer combined single limits on auto policies?

No.

Is \$100,000 the highest property damage limit available?

Yes, \$100,000 is the maximum property damage limit.

Why does a 6-pay auto plan appear as 5 payments?

This is because the downpayment eats the first payment and thus turns it into a 5 pay, that way they are always ahead of the game in the first 6 months. This only takes place at new business. When the renewal comes out, it will be 6 equal payments.

I have a barn in rough condition, and the owner doesn't care about covering it. Is this something that we can exclude?

Unfortunately, not. Structures that are in poor condition would have to be addressed in order for us to stay on the policy, You can NOT exclude outbuildings.

Are wood-fired boilers or exterior wood furnaces eligible?

As long as it's not in a PC 9 or 10 or in excess of 1 million coverage A, we would ABSOLUTELY consider it. Like a wood burner in the home however, we would like to know that it's annually inspected and would trigger in initial inspection by us.

Will you write log homes?

Full log homes NO, log-sided homes yes!

Is e-signature available?

E-signature is not available in Prevail at this time.

I have a customer buying a home and noticed that one of the losses that came back is not theirs but rather the current home owners. Can this be removed and is it a rating factor?

So, in this instance it CAN be removed, and your underwriter has the discretion to make that call (so pick up the phone 😊.) They also can choose not to remove it. For example (and this is extreme, but used to make sense lol,) if this home sits next to an outdoor furnace on the neighbor's property that spews embers and has now burned down this house twice and still exists... well, the threat of that outdoor furnace is still in play, there are 2 prior fire losses tied to that property so.... I think those losses are going to likely count. VS. Dog bit a child at current owners' home and new owners do not even have a dog! More likely to have it removed. Bottom line is "COMMON SENSE" and a call to the underwriter would need to take place. REGARDLESS, that loss is not a rating factor if it is the current owner and not the new owner's loss.

When are the MVR's and CLUE and when are they ordered?

When you click the "Ready to buy" button after you get the first few questions answered and you get your preliminary premium (so you know you aren't wasting your time with a quote that isn't even in the ballpark,) and you come to the vehicle registration page and click NEXT (no charge for MVR's,) the NEXT button is what runs your MVR's. The results can be found on the application. Yes, I KNOW IT WOULD BE EASIER IF THERE WAS A TAB DEDICATED TO MVR/ CLUE RESULTS... but they are on the application for you to see for now 😊

Is UM/UIM available on umbrellas?

No.

What is the maximum umbrella binding authority?

\$2 million.

What is the “Protector Plus Zero Deductible” endorsement?

In short, if the customer elects an all peril deductible then in the event of a loss that exceeds \$32,000 we will waive up to \$5,000 of the customers deductible!

Is service line coverage available?

Not at this time, but it is being evaluated by our product team.

Does Hartford charge a processing fee for using a credit card with Prevail?

Yes. Effective November 15th Hartford will apply a 2.95% fee for credit card use. Customers can avoid this fee by utilizing EFT or Debit card.

I have a closing date tentatively scheduled on a new home purchase but I don't want to issue it until that closing date is locked in. When should I bind the policy or should I wait and just issue for an effective date of that day?

We all know that the only thing more certain than death and taxes is the fact that a closing date is going to change. So, waiting to the last minute and issuing it the day of the closing seems like it would make the most sense. DON'T!! Our policies will not go into effect the date of binding. Policies bound today will not be effective until tomorrow. NO SAME DAY EFFECTIVE!!! So, with us, bund it, bind it (did I mention to just bind it?) as soon as possible and then WHEN (not if) the closing date changes, you can just reach out to underwriting, advise them of the date change and per the head of Underwriting: “ We can always move the date earlier with a simple letter. If it gets pushed back we have to rewrite, but service can handle that as needed.”

Where do I send Mortgage payment information?

The Hartford
PO Box 650118
Dallas, TX 75265

Service line claims, do they count?

So the answer is as simple as if they show up on CLUE they are rated for. There isn't any specific carve outs for claim types IN OHIO, not be counted in Prevail. If it shows on CLUE,

it counts as a claim. If it doesn't, you are good and since there isn't a way for underwriting to add a claim in Prevail, you are good to go.

Florida snow birds auto's?

Put them on the State the vehicle is registered in. So if a customer has 2 cars and one he keeps in Florida (or any other State for that matter,) as long as it is registered in OH, you can put it on the OH auto policy. If it is registered in another State, you would have to put it on that State's auto policy. You can also suspend coverage on that vehicle whilst not using it.

How many vehicles can The Hartford write?

Up to eight vehicles.

How many "farm animals" can I put on a policy?

(I like to think HOOVED animals?) 5 large animals and up to 20 small animals, but we don't have a "hobby farm" policy. So if there are any commercial activities going on or part of the property is leased to other for the purpose of farming, the risk is ineligible.