



**Auto & Home Insurance Program** from



## EXCEPTIONAL VALUE: IT'S WHAT SETS THIS INSURANCE PROGRAM APART

As your local independent agent, I've helped many of our neighbors get the quality coverage and superior value they want— and I can help you, too. I'm here to help you find better auto and home insurance—which is why I'm excited to introduce the AARP® Auto & Home Insurance Program from The Hartford<sup>1</sup>.

I recommend the AARP® Auto & Home Insurance Program from The Hartford because you get:

- Rates that reward your driving experience.
- Valuable features created specifically for AARP members
- An unmatched commitment to customer satisfaction
- Protection provided by The Hartford through the only national auto and home insurance program endorsed by AARP for its members.

### READY FOR WHEN YOU NEED US - OUTSTANDING CLAIMS AND SERVICE

★★★★★ **Auto Insurance Claims – Rated 4.8 stars out of 5**

★★★★★ **Property Insurance Claims – Rated 4.7 stars out of 5**

**96%** of customers recommend The Hartford based on their claims experience<sup>4</sup>

### YOUR EXPERT ADVISOR

Call or come by today to learn more and get a **FREE** quote. Our agency's highly knowledgeable team will work to select the right coverage and benefits—just for you.

# THE AARP® AUTO INSURANCE PROGRAM FROM THE HARTFORD

Choose from two valuable plans, for the protection that's right for you.

PRODUCT FEATURES	ADVANTAGE	ADVANTAGE PLUS
<b>12-Month Policy</b> – You'll lock in your rate for a full year—not just for 6 months like policies offered by some other companies.	✓	✓
<b>The Hartford RecoverCare Advantage®</b> – Injured in a car accident and need some help around the house? The Hartford recognizes that life doesn't stop, so we'll pay you up to \$2,500 for home services like house cleaning, shopping, lawn care, dog walking, and more—at no extra cost.	✓	✓
<b>Lifetime Repair Promise*</b> – Here's a great way to take the stress out of a claim! When you choose to use an approved repair shop in our countrywide network, we will stand behind the workmanship for as long as you own the vehicle.	✓	✓
<b>Highly Rated Claims Service</b> – 24-hour claim reporting is just the beginning. The Hartford's 6-Point Claims Commitment is a promise to exceed your expectations—from the moment you report your claim until your payment is issued.	✓	✓
<b>New Car Replacement Benefit<sup>§§</sup></b> – If your car is totaled in the first 15 months (12 months in NC) or 15,000 miles, whichever occurs first, The Hartford will pay the cost of a brand new car—same make and model—with absolutely no depreciation.	✓	✓
<b>First Accident Forgiveness<sup>‡</sup></b> – Your good driving record means you won't get a rate increase because of your first accident. You've earned it!		✓
<b>Disappearing Deductible<sup>‡</sup></b> – Stay accident-free, and The Hartford will decrease your collision deductible over time until it gets to zero!		✓
<b>Collision Deductible Reduction**</b> – If you choose to use The Hartford's network of approved repair shops for covered repairs, your collision deductible will be reduced by \$100.		✓
<b>Collision Deductible Waiver for Not-At-Fault Accidents**</b> – In most cases, if you're determined to be not-at-fault in an accident, you won't have to pay your collision deductible.		✓

**GET REWARDED!** As an experienced driver, you've earned great rates, superior benefits and a higher level of service.



<sup>§</sup> Availability of RecoverCare benefit and benefit levels vary by state. Benefit applies only to those policies where optional Medical Payments coverage is purchased.

<sup>‡</sup> Some benefits, including First Accident Forgiveness and the Disappearing Deductible, are only available with the optional Advantage Plus package. A policy without these benefits is also available. **First Accident Forgiveness and Disappearing Deductible are not available to CA policyholders.** To qualify for the Accident Forgiveness benefit in most states, all drivers on the policy must have a clean record (no accidents or violations) for five consecutive years. To qualify for the Disappearing Deductible benefit in most states, all drivers on the policy must have a clean record for three consecutive years. NY drivers are not eligible for the complete disappearance of the deductible, although it will be reduced to a minimum of \$100. The Advantage Plus package option, the Disappearing Deductible benefit and the Accident Forgiveness benefit are not available in all states.

\* Policyholders are free to select the repair shop of their choice for repairs. Benefit applies only to those repair shops that are part of The Hartford's network.

\*\* Collision deductible benefits not available in all states.

<sup>§§</sup> Limitations apply.

AARP does not employ or endorse agents or brokers. AARP and its affiliates are not insurers. Paid endorsement. The Hartford pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP membership is required for Program eligibility in most states.

The AARP Automobile Insurance Program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in CA by Hartford Casualty Insurance Company; in WA and MN, by Trumbull Insurance Company; and in PA, by Hartford Underwriters Insurance Company. Auto program not available in Massachusetts. Specific features, credits and discounts may vary and may not be available in all states in accordance with state filings and applicable law. Applicants are individually underwritten and some may not qualify. You have the option of purchasing a policy directly from The Hartford. Your price, however, could vary, and you will not have the advice, counsel or services of your independent agent.

<sup>1</sup> In Texas, the auto program is underwritten by Southern County Mutual Insurance Company through Hartford of Texas General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Southern County Mutual Insurance Company.

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# THE AARP HOME INSURANCE PROGRAM

Choose from two valuable plans, for the protection that's right for you.

PRODUCT FEATURES	HOME ADVANTAGE	HOME ADVANTAGE PLUS
<b>Replacement Cost Contents</b> – If you have a qualifying claim, this feature allows you to replace damaged or stolen belongings with new items of like quality—at today's prices. And that's regardless of the age or condition of items you've lost.	✓	✓
<b>ID Fraud Expense Coverage</b> – This coverage will reimburse you for out-of-pocket expenses related to identity theft or fraud such as: (1) lost income due to time away from a job to work with credit agencies, or (2) legal expenses needed to remove criminal or civil judgments caused by fraud. (Additional Lost Income Limits apply)	✓ \$25,000 limit	✓ \$50,000 limit
<b>ProtectorPLUS Zero Deductible Homeowners Deductible Forgiveness<sup>++</sup></b> – This benefit will completely eliminate your homeowners insurance deductible (up to \$5,000), if you have a qualifying claim of \$27,500 or more.	✓	✓
<b>Disappearing Property Deductible<sup>‡</sup></b> – If you have no homeowners claims in the past three years, The Hartford will lower your property insurance deductible by \$50. Then, we'll lower it another \$50 after each year without a claim—until your property deductible reaches zero.		✓
<b>Equipment Protection Advantage</b> – This coverage pays for the repair or replacement of appliances, electronics and other home systems after a mechanical or electrical breakdown. It also provides additional coverage if you want to replace covered equipment with “green” upgrades.	Optional	✓
<b>Green Rebuilding</b> – This option expands your coverage limits by up to 10% when you use environmentally friendly materials or processes to make repairs, or upgrade to more energy-efficient systems and appliances after a covered loss.	Optional	Optional
<b>Valuable Items “Blanket” Coverage</b> – An easy, convenient way to add a higher level of protection for valuable items such as jewelry, silverware, fine art, musical instruments, cameras, and more—without the added paperwork of scheduling or appraisals.	Optional	Optional
<b>The Hartford's Home Replacement Cost Protection</b> – When you choose this coverage and insure your home for 100% of its replacement cost, The Hartford will pay the full cost to rebuild it, even if it costs up to 125% of your home insurance policy's coverage amount.	Optional	Optional
<b>Replacement Plus Coverage</b> – Provides additional limits in case of a covered loss in the kitchen or bathroom. It can be used to install Universal Design features, which include (but are not limited to): faucets, cabinet enhancements, grab bars, door handles or other elements that improve accessibility and safety.	Optional	Optional

**BUNDLE & SAVE!** When you insure both your home and auto with The Hartford, you can save even more with a discount on both policies.



<sup>++</sup> This coverage does not apply to special deductibles such as hurricane, earthquake, coal mine subsidence, special wind/hail or optional special theft deductibles.

<sup>‡</sup> Some benefits, such as the Disappearing Property Deductible, are only available with the optional Home Advantage Plus package. A policy without these added benefits is also available. To qualify for the Disappearing Property Deductible, homeowners must have no claims or losses for three consecutive years in most states. The Home Advantage Plus package option and the Disappearing Property Deductible benefit are not available in all states.

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The AARP Homeowners Insurance Program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. The Home Program is underwritten in CA by Trumbull Insurance Company; in WA, by Hartford Underwriters Insurance Company; in MN, by Twin City Fire Insurance Company; and in PA, by Hartford Insurance Company of Illinois. Homeowners product not available in all areas, including the state of Florida. Specific features, credits and discounts may vary and may not be available in all states in accordance with state filings and applicable law. Applicants are individually underwritten and some may not qualify. You have the option of purchasing a policy directly from The Hartford. Your price, however, could vary, and you will not have the advice, counsel or services of your independent agent.

<sup>1</sup> In Texas, the Home Program is underwritten by Twin City Fire Insurance Company.

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