



I have a property claim. What happens now?



Tell us about your service experience

Your experience is important to us. In most cases we'll call you while your claim is still in progress to ask if you have any questions or concerns.* We may also send you an email survey at the conclusion of your claim.

Report your claim

Your first step in the process is to report your claim to our Customer Care Team at **1-800-243-5860**. A representative will explain the claims process and answer your questions.

Here's what we'll ask you:

- Describe the incident.
- Explain the damage to your property.

We'll also confirm the phone number where we can reach you throughout the claim. If you report your claim online, we'll call you within one business day to gather this information.

24/7 emergency help

If the damage to your home is severe and you can't remain there, we will escalate your claim to an on-call professional, who can assist you with alternative living options and emergency services to help protect your property.

Partner with a claims professional

The Hartford will work with you to resolve your claim as quickly as possible so that you can restore your property and get back to your life. Within one business day of reporting your loss, a claims professional will contact you to begin the investigation, answer your questions and assist you with service options.

- We'll assist you in estimating your damages or schedule an on-site inspection if required.
- We can assist in arranging temporary housing if your home is seriously damaged.
- We can help arrange for assistance in mitigating fire, smoke and water damage to your home.



- We can provide assistance in identifying a contractor or roof repairer in many areas around the country.
- We can help create an itemized list of damage or loss to your personal belongings.

Contact your Hartford claims professional any time during the claims process if you have questions or are unsure of what to do next.

Services you might need

Resolve your claim and get back to normal

- Report your loss by phone at **1-800-243-5860** or online at **www.thehartford.com**. The Hartford's Customer Care Team is available 24 hours a day, 7 days a week.
- If a loss forces you out of your home, The Hartford can help arrange for a hotel room, as well as long-term housing during the repair or rebuilding stages of a claim. We work with temporary housing specialists who maintain nationwide networks of housing options and a commitment to prompt service.
- If you have a covered fire, smoke or water claim, we can arrange for emergency clean-up services 24/7. These emergency professionals have the knowledge and equipment to minimize damage to your home and possessions that could grow worse if left untreated.
- Following a significant property loss, we may send out a specialist to help you inventory lost and damaged possessions. These professionals use computer modeling software to speed and simplify the process and help alleviate the stress of an already difficult situation.
- Contractor Connection can point you to a reputable contractor, who will respond quickly, work with The Hartford on price, and back their workmanship with a three-year guarantee. Plus, your claims adjuster will monitor their work to help ensure the job progresses as expected.
- First Choice Repair can help you find a reputable roofer, who will respond quickly, provide a single point of contact, work with The Hartford on price, and guarantee their workmanship. First Choice can also help you find contractors for gutter and siding repairs.
- The Hartford provides an online system that allows you to check on the status of your claim anytime. Log on to **www.thehartford.com** to track the progress of your claim.

* Selected claims are excluded from this service, including very short claims and claims involving serious injuries.

This flyer highlights some services and programs that may be available to you when you suffer a covered loss. In the event of a loss, the terms of your policy and circumstances surrounding the loss will determine the coverage provided. Certain coverages and features vary by state and may not be available to all insureds. The Hartford does not directly offer or provide cleanup or repair services. All participants in these programs are independently owned and operated. The Hartford's insurance claim services program features are not an insurance product, a contractual right nor a guaranty that can be found within the express terms of an insurance policy offered by The Hartford. The program features have no pecuniary value and availability of the program features is subject to the conditions stated above, other Hartford policies and procedures, and applicable law.



**THE
HARTFORD**

PERSONAL CLAIMS SERVICES

A RELIABLE HOME-REPAIR RESOURCE



Contractor Connection

When your home has been damaged, who do you trust to help you rebuild or repair the damage? Having a Hartford homeowner policy is a good start. But we know there's more involved than a fast, fair claim settlement. That's why we offer access to the Contractor Connection network to help you through the repair process. Contractors in this network are reliable professionals who agree to high service standards. And the quality of their work is backed by a three-year workmanship warranty.

Consider these benefits of using Contractor Connection for home repairs:

- Contractors respond to Hartford customers promptly and inspect the job within two business days of contacting our insured.

- Contractors work with Hartford adjusters to evaluate each loss, so you can have confidence in the price.
- Hartford adjusters monitor each assignment and follow-up directly with the contractor to help ensure the job is progressing as expected.
- Contractors in the network must be financially stable, licensed and insured, and consistently meet high service and customer satisfaction levels.
- Contractors in the network stand behind their workmanship with a three-year warranty.
- If you do not currently have a contractor, please discuss your option to use Contractor Connection with your claim handler.

The Hartford does not directly offer or provide cleanup or repair services. All participants in these programs are independently owned and operated. The Hartford's insurance claim services program features are not an insurance product, a contractual right nor a guaranty or warranty that can be found within the express terms of an insurance policy offered by The Hartford. The program features have no pecuniary value, and availability of the program features is subject to the conditions stated above, other Hartford operating policies and procedures, and applicable law.

This program may not be available in all geographic areas.



Eight tips to consider when your property is damaged



While each incident is different, the following general tips may be helpful if you experience a loss or damage to your property. The Hartford's Claims professionals are ready to help when you need us.

1. Safety first! Always attempt to confirm with the police or fire officials that a damaged home is safe to enter.
2. If you've had a theft, call the police and follow their instructions.
3. Report your loss to The Hartford's 24-hour toll-free hot line at 1-800-243-5860. Or report your claim online at www.thehartford.com.
4. Take steps necessary to protect your home from further damage. In many locations, The Hartford can help dispatch emergency service providers to your home to help with clean up or to protect it from further damage. Services may be available 24 hours a day, 7 days a week. If you need help, please ask your Hartford representative.
5. If possible, move your property to protect it from further damage. If you're unable to move large belongings, try protecting them from the elements using a tarp or plastic. If necessary, shut off water supply, electrical system and/or gas.
6. Don't dispose of items that might be helpful in determining what caused the damage to your home, especially items such as appliances or pipes.
7. If your house is unsafe or damaged extensively so that you cannot live there, The Hartford's Claims professional can assist you with alternative living options.
8. Document your damages with photos or video, as well as a list. In addition, keep records, receipts and bills related to your loss, including expenses for temporary repairs made prior to the inspection of your home, and expenses incurred if you had to relocate.

**To report a claim,
call The Hartford
customer care team
at 1-800-243-5860**

These tips are intended as general guidance. You should always use your judgment given the circumstances. By providing these tips The Hartford assumes no responsibility for your actions or omissions in connection with responding to a loss.