

June 2012

TO OUR VALUED AGENTS

RE: Windstorm Liability Under Hurricane Conditions

As this year's hurricane season begins, The Hartford would like to call your attention to our requirements concerning new or additional windstorm liability when a hurricane has been reported by the National Hurricane Center.

- (1) Please do not bind, issue or request issuance of policies providing the perils of *windstorm or extended coverage* when a hurricane's center is reported within the area bounded by 20 degrees north latitude, 37 degrees north latitude, 60 degrees west longitude, and 85 degrees west longitude.
- (2) This applies to **All-Risk, Homeowners, Farmowners, Dwelling, Commercial Fire or Commercial Package, Inland Marine or Ocean Marine, and Automobile Physical Damage** policies on risks of personal or real property within 100 miles of the coast.
- (3) Deductibles may not be reduced during this time period.

This temporary suspension of binding authority will remain in effect from the time a hurricane is reported by the National Hurricane Center to be within the above described area until it moves out of the "hurricane box" or has weakened and is no longer classified as a hurricane, whichever occurs first.

Should you have any unusual circumstances that, in your opinion, warrant special consideration for coverage, contact this office for authorization prior to binding. Each case will be viewed on its own merits.

We would appreciate your cooperation in reviewing these requirements and the attached map with your staff.

Sincerely,

******Please make note of my new cell phone number and e-mail address******

Thank you,

Dannette Dean

Personal Lines Sales Rep~Houston Territory

~Cell (713) 594-1651

dannette.dean@thehartford.com

