



PERSONAL INSURANCE

Sentinel for All Size Homes

An unbeatable insurance value



Pre-Packaged Savings on Our Most Popular Options

Be it ever so humble or frankly spectacular, your home will be best protected through a *Sentinel* endorsement to your Hartford Homeowners Policy.

Whether you have a standard homeowners policy or the extended protection of a comprehensive homeowners policy, our optional *Sentinel* endorsement package has the added coverages you really want and need for far less than what you'd pay for them individually. Your Independent Insurance Agent can help you make an informed decision on what package best fits your lifestyle.

If you have a standard homeowners policy, you're already protected against the loss of special valuables like jewelry, silverware and even your credit cards, but you may have even more to protect. That's why we put together special packages that significantly enhance your protection at a special price. Choose from one of the following two options for pre-packaged savings:

Option 1. *Sentinel* Endorsement. For just \$25, this package increases your protection an extra \$500 for theft of jewelry, \$1500 for silverware and \$500 for credit cards. It reimburses you for replacing your locks if your keys are stolen, and pays you cash if the contents of your refrigerator or freezer are spoiled in a covered power outage. Plus, of crucial importance in today's world of skyrocketing lawsuits, it protects you with an extra \$300,000 for personal liability and legal claims, including your legal defense.

Option 2. *Sentinel Silver* Endorsement. Our most popular endorsement, *Sentinel Silver* offers all the features available with *Sentinel* – plus replacement cost coverage for your dwelling and the extra coverage you may need to replace your damaged or stolen household items at today's retail prices, regardless of their original cost. These are two of our most requested coverages and *Sentinel Silver* costs much less than if they were purchased separately.

The coverage chart below illustrates the differences between *Sentinel* and *Sentinel Silver*, compared to standard coverage amounts.

Additions That Significantly Enhance the Value of Your Standard Policy

Coverage	Basic Coverage of Most Standard Policies (HO-3)	<i>Sentinel</i>	<i>Sentinel Silver</i>
Jewelry & Watches	\$1500 (loss by theft)	\$2000 (\$1500 per item)	\$2500 (\$1500 per item)
Lock Replacement	No Coverage	\$100	\$500
Damage to Property of Others	\$1000	\$1250	\$1250
Credit Card, Fund Transfer Card	\$500	\$1000	\$1000
Silverware (loss by theft)	\$2500	\$4000	\$4000
Fire Department Service Charge	\$500	\$1000	\$1000
Refrigerated Products	No Coverage	\$500	\$1000
Replacement Cost Contents	Optional Coverage	Optional Coverage	Included (75% of Coverage A)
Increased Dwelling Limits	Optional Coverage	Optional Coverage	Included
Reward	No Coverage	No Coverage	\$1000 (fire/theft only)
Personal Injury	Optional Coverage	Included	Included
Personal Liability	Selected Policy Limit	Plus \$300,000	Plus \$300,000
Medical Payments to Others	Selected Policy Limit	Plus \$1000	Plus \$1000
Land Restoration	No Coverage	No Coverage	Up to \$10,000

Expanded Coverage

For those with the broadened protection of The Hartford's Comprehensive Homeowners Policy, we've wrapped up new coverages and increased coverage amounts into two advantageous packages for convenience, dollar savings and added peace of mind. Here are the packages available to enhance our comprehensive policy:

Package 1. *Sentinel Gold* Endorsement. This package offers a higher level of security that you can't get anywhere else at a special package price. When you insure your home for its full value and select *Sentinel Gold*, we'll guarantee to rebuild your home – including your garage, toolshed, fence and other detached structures – up to 125% of your policy limits. You're also entitled to full value replacement protection for your furniture, clothing and other belongings, at home or away, regardless of their age or condition. We'll pay whatever it costs to buy brand new items of equal quality. Also, you'll get increased protection for your jewelry and silverware, even if you accidentally misplaced or lost these valuable possessions.

Package 2. *Sentinel Platinum* Endorsement.

The package gets even better with *Sentinel Platinum*. You get all the extras of *Sentinel Gold* with higher coverage limits and two new highly requested coverages for the ultimate pre-packaged savings. You can rest assured with identity theft expense coverage and full value replacement protection for your deck, patio, stone walls and walkways.

Compare the following packages to choose the version that best meets your needs.

Additions That Significantly Enhance the Value of Your Comprehensive Policy

Coverage	Basic Coverage of Most Comprehensive Policies (HO 5)	<i>Sentinel Gold</i>	<i>Sentinel Platinum</i>
Business Property	\$2500 on premises \$500 off premises	\$5000 on premises \$500 off premises	\$10,000 on premises \$1000 off premises
Jewelry & Watches	\$1500 (loss by theft misplacing or losing)	\$5000	\$10,000
Debris Removal	5% of Coverage A; \$1000 for trees (up to \$500 per tree)	10% of Coverage A; \$1000 for trees (up to \$500 per tree)	10% of Coverage A; \$1000 for trees (up to \$500 per tree)
Lock Replacement	Optional Coverage	\$750	\$750
Damage to Property of Others	\$1000	\$1250	\$1250
Credit Card, Fund Transfer Card	\$500	\$10,000	\$10,000
Silverware	\$2500 (loss by theft, misplacing or losing)	\$5000	\$10,000
Fire Department Service Charge	\$500	\$1000	\$1000
Firearms	\$2500 (loss by theft, misplacing or losing)	\$5000	\$5000
Refrigerated Products	Optional Coverage	\$1000	\$5000
Replacement Cost Contents	Optional Coverage	Included (75% of Coverage A)	Included (75% of Coverage A)
Increased Dwelling Limits	Optional Coverage	Included	Included
NEW! Replacement Cost Non-Building Structures	Optional Coverage	Optional Coverage	Included
Reward	No Coverage	\$1000 (for arson or robbery)	\$1000 (for arson or robbery)
Personal Injury	Optional Coverage	Included	Included
Personal Liability	Selected Policy Limit	Plus \$300,000	Plus \$300,000
Open Peril Contents Coverage	Included	Included	Included
Medical Payments to Others	Selected Policy Limit	Plus \$1000	Plus \$4000
Watercraft	\$1500	\$1500	\$2500
Trees, Shrubs and Other Plants	5% of Coverage A; \$500 per tree	5% of Coverage A; \$500 per tree	\$1000 per tree
Land Restoration	No Coverage	Up to \$10,000	Up to \$10,000
Trailers	\$1500	\$1500	\$3000
NEW! Identity Theft	Optional Coverage	Optional Coverage	Up to \$15,000

Additional Ways To Save

The Hartford offers you a variety of other ways to save money on your homeowners insurance. You may be eligible for any or all of these discounts.

Account Credit. You'll receive up to a 10% discount on your homeowners and another 10% on your auto when you insure both with The Hartford.

Mature Homeowner Discount. Discounted rates are available for mature homeowners, regardless of your occupation status.

Protective Devices Credit. By upgrading home security, you can save up to 20% for a combination of burglar alarms and a sprinkler system. Even dead-bolt locks and smoke detectors can save you up to 2%.

Newer Home Discount. If your house is ten years old or newer, you can save as much as 20% on your premium.

Higher Deductibles

In addition to premium discounts, The Hartford offers higher deductibles to help you lower your premiums even further. Ask your Independent Agent how much you can save with a \$1000, \$2000 or even a \$5000 deductible. Before you ask, be sure you're comfortable with this increase in potential out-of-pocket expense in the event of a claim.

Contact Your Insurance Agent Today

With *Sentinel* endorsements, you get valuable, pre-packaged protection that enables you to tailor your homeowners policy to fit your insurance needs and your budget. All from The Hartford, an insurance company with the financial strength, integrity and the commitment to pay claims now – and down the road. Talk with your insurance agent and ask which Sentinel package is right for you. And visit our Web site at www.thehartford.com.

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