



June 1, 2009

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 north of 20 north latitude, west of 80 west longitude, east of 100 west longitude and south of 32 north 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,

Jeffrey P. Lange  
Branch Vice President – Houston

Tim Nelligan  
Southwest Regional Vice President

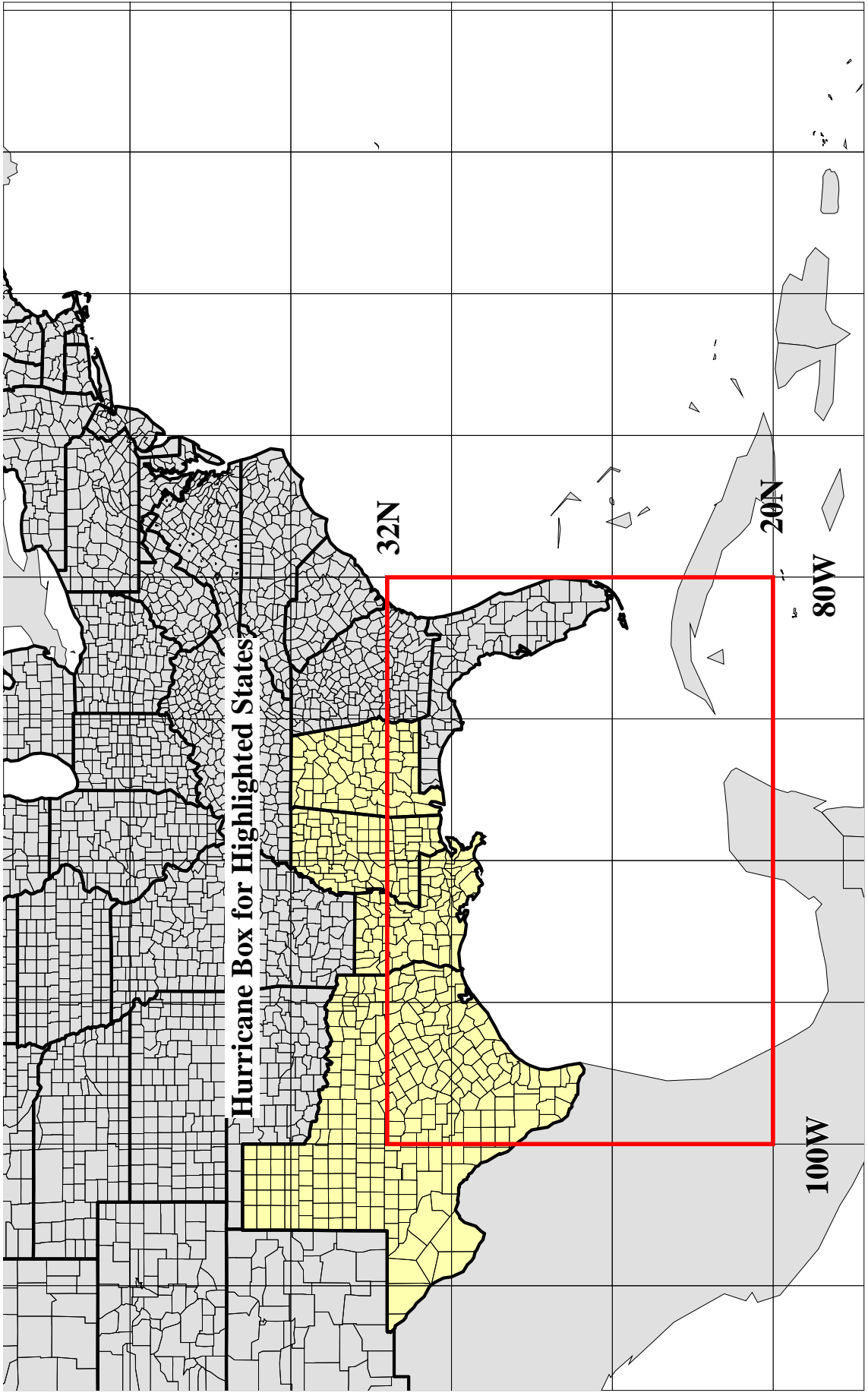
## Windstorm Liability Under Hurricane Conditions

Agents should not bind, issue or request issuance of policies providing the perils of windstorm or extended coverage when a hurricane is reported within the boundaries (box) described below for each coastal state or territory.

<u>State</u>	<u>Description of Hurricane Box (numbers listed are in degrees)</u>	
Texas	North of 20 north latitude, west of 80 west longitude, east of 100 west longitude and south of 32 north latitude.	
Louisiana	Same as Texas.	
Mississippi	Same as Texas.	
Alabama	Same as Texas.	
Florida	North of 15 no. latitude, south of 35 no. latitude, west of 70 w. longitude and east of 95 west longitude. Note: Restriction also applies when a tropical storm or hurricane watch or warning has been issued by the National Hurricane Center.	
Puerto Rico & V.I.	North of 10 no. latitude, south of 27 no. latitude, west of 50 w. longitude and east of 75 w. longitude.	
Georgia	North of 20 no. latitude, south of 35 no. latitude, west of 65 w. longitude and east of 87 w. longitude.	
So. Carolina	North of 20 no. latitude, south of 35 no. latitude, west of 60 w. longitude and east of 85 w. longitude.	
No. Carolina	North of 20 no. latitude, south of 37 no. latitude, west of 60 w. longitude and east of 85 w. longitude.	
Virginia	North of 25 no. latitude, south of 40 no. latitude, west of 65 w. longitude and east of 85 w. longitude.	
Maryland	Rhode Island	
Delaware	Massachusetts	North of 30 no. latitude, west of 65 w. longitude,
New Jersey	New Hampshire	south of 45 no. latitude and east of 80 w. longitude.
New York	Maine	
Connecticut	Washington, D.C.	
Hawaii	North of 10 no. latitude, west of 135 w. longitude, south of 30 no. latitude and east of 165 w. longitude.	

**2009 Hurricane Season**  
**(June 1 to November 30)**  
**North Atlantic – Tropical Storm Names**

Ana	Henri	Odette
Bill	Ida	Peter
Claudette	Joaquin	Rose
Danny	Kate	Sam
Erika	Larry	Teresa
Fred	Mindy	Victor
Grace	Nicholas	Wanda



Hurricane Box for Highlighted States

32N

20N

80W

100W