

Coverage Comparison Basic Policy to Platinum Plus

Your home is the center of your life – a place of comfort and security for you and your family. For most people, **it is the most important investment** you may ever make. That's why we've developed **Travelers Home**, a highly sophisticated homeowners insurance product that **considers your individual situation**. It allows your independent agent to **customize coverages and pricing** to reflect your unique needs.

Here's how it works.

- 1) Travelers Home starts with a **Basic Policy** and offers additional coverage options so that you can customize a policy just for you.
- 2) Use the chart inside to see how **Platinum Plus** coverage expands coverages provided in a **Basic Policy**.



Be sure to refer to explanations of **Common Insurance Terms** (see inside).

Travelers is your one source for all your insurance needs.

In addition to homeowners insurance, Travelers can offer you coverage for automobile, boat and yacht, flood, personal articles, personal liability umbrella, condominium, renters and wedding.

Speak to your independent agent today!



Travelers Home Insurance

**Coverage Comparison:
Basic Policy to
Platinum Plus Protection**



The Travelers Indemnity Company
and its property casualty affiliates
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Hartford, CT 06183

travelers.com

This brochure is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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COVERAGE COMPARISON CHART

	Basic Policy	Basic Policy with Platinum Plus Coverage
Dwelling - Coverage A Dwelling replacement cost Coverage A Cash-Out	Optional Not Available	200% Cov. A Included
Other Structures - Coverage B Additional Replacement Cost	Not Available	Included
Contents - Coverage C Percentage of Dwelling Coverage Contents Replacement Cost	50% Optional	75% Included
Loss of Use - Coverage D Percentage of Dwelling Coverage	30%	50%
Additional Coverages Lock Replacement Debris Removal Tree Removal Fire Department Charges Food Spoilage Coverage Rebuilding to Code (Ordinance or Law) Water Back Up of Sewers and Drains Personal Injury Identity Theft Protection	Not included 5% of Applicable \$500 per tree/\$1,000 per occurrence \$500 \$500 w/\$100 deductible 10% of Cov. A Not Included Not Included Not Included	\$500 Up to Cov. A Limit \$1,000 per occurrence \$1,000 \$5,000 Included, up to Cov. A Limit Included, up to Cov. A Limit Included \$25,000
Special Limits Money, coins Securities, Stamps Trailers Watercraft Jewelry, Furs Silverware Firearms	\$200 \$1,500 \$1,500 \$1,500 \$1,500 Stolen \$2,500 Stolen \$2,500 Stolen	\$2,000 \$5,000 \$3,000 \$2,500 \$5,000 Each Stolen, Theft, Misplaced \$10,000 Stolen, Theft, Misplaced \$6,000 Stolen, Theft, Misplaced

Travelers Claim is available 24 hours a day, 365 days a year
at 800.CLAIM.33, (800.252.4633)

COMMON INSURANCE TERMS

PROTECTING YOUR HOME

Dwelling Coverage:

Referring to your home (rooms, fireplaces, tile floors, etc.), this pays to repair or rebuild your home if you have suffered a covered loss.

Additional Replacement Cost:

Provides the extra insurance you may need to rebuild your home in the event of a covered loss.

Other Structures:

Insurance protection for other structures not attached to your house, such as a detached garage, gazebo, or storage shed.

Loss of use:

This pays for necessary increased living expenses (like meals and laundry) if a loss makes your home uninhabitable and you have to move out temporarily while it's being repaired.

PROTECTING YOURSELF AND YOUR BELONGINGS

Contents Replacement Cost:

After a loss, you would be paid based on the replacement cost, with no deduction for depreciation. So your personal property is covered in most situations.

Personal liability:

Provides coverage for bodily injury or property damage for which you are legally responsible. For example, let's say a guest falls down your front stairs, or your child throws a ball through your neighbor's window. Personal Liability helps to cover the associated costs of these related damages.