

Travelers Home Insurance. In-synch with your life.

There's a lot to know when it comes to protecting your home — the types of coverages available, how much protection you need, and what represents a fair price. That's why it's more important than ever to have an independent agent looking out for you and your family. Your independent agent will talk with you, learn about your home and what makes it special to you, and help you find the coverages that best meet your needs. Talk with your agent today about Travelers Home Insurance.

Whether you've just purchased a starter home, dream home or cozy retirement retreat, it's the center of your life — a place of comfort and security for you and your family. And though no two home owners (or their homes) are alike, there is one thing all have in common: **a need to protect the most important investment you may ever make.**

At Travelers we understand how important your home is to you. 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 both coverages and pricing to reflect your unique needs. Travelers can offer you the right coverage at a great value.



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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TRAVELERS HOME INSURANCE

Custom protection
for your home
that's as individual
as you are.



BEGIN WITH BASIC PROTECTION

Your Travelers policy provides coverage for:

- your home and other buildings on your property
- contents of your home, including furniture, clothing, appliances and other personal belongings

It also provides:

- additional living expenses if you have to move out during certain repairs
- liability coverage for you and your household family members if someone is accidentally injured or their property is damaged

ADDITIONAL COVERAGES TO CUSTOMIZE YOUR PROTECTION

Travelers can offer you a number of additional coverages that help broaden your protection. These include:

Additional Replacement Cost Protection

Provides additional protection so that, in the event of a covered total loss, your policy will protect you if you need more to rebuild your home — even if the costs are higher than your policy's basic coverage limits.

Replacement Cost Contents

Eliminates depreciation on the contents of your home.

Identity Theft Protection Program

Provides you with access to a consumer fraud specialist who can guide you through the process of reclaiming your identity, and reimburses you for the expenses associated with clearing your name and financial record.

Enhanced Home Package

Bundles together our most popular optional coverages to broaden and expand the coverages provided by your basic policy.

SAVINGS WITH BUILT-IN DISCOUNTS

For added value, we have built several discounts into our Travelers Home product that can be enhanced by factors such as:

- Loss-Free Discount
- Multi-Product Discount
- Protective Devices Discount
- New Home Buyer Discount

24/7/365 CLAIM SERVICE

Our claim professionals are available 24 hours a day, 365 days a year. So whether the pipes burst Christmas morning, or lightning strikes your chimney at 11 p.m. on a summer night, you can call us at 800.252.4633 (800.CLAIM33) and speak with a person ready to help you.

DELIVERING ON OUR PROMISE

We start working on your claim the moment you call, so we can help get your home back in order as quickly as possible. We have highly qualified property claim professionals located countrywide who are equipped with state-of-the-art technology to receive instant notification of your claim. They have the skills and training to provide you with a prompt response, a quality estimate and excellent customer service.

When catastrophes strike, we also have a fleet of industry-first Mobile Claim Headquarters and a dedicated team of experienced, on-call claim professionals. These claim offices on wheels help us penetrate deep into disaster areas to begin helping customers as quickly as possible.

CHOOSE THE PAYMENT OPTION THAT IS RIGHT FOR YOU

With Travelers, you also choose the payment method that works best for you and your budget. You can pay by check, automatic deductions from a checking or savings account (known as electronic fund transfer, or EFT), phone or online at mytravelers.com.



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

Travelers is your one source for individual insurance needs — talk with your agent today!