

Comprehensive homeowners  
coverage that's as distinctive  
as your lifestyle



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This material 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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*Your lifestyle is something special. And it shows. Especially in your home and possessions. A lifestyle like yours deserves superior insurance coverage. Like the very distinctive coverage you will find in a High Value Homeowners insurance policy from Travelers.*

*Travelers has developed one of the most comprehensive homeowners insurance policies on the market today—a policy that protects your home, your possessions and the lifestyle that goes along with them. Our goal is simple—to work with our customers to identify changes in their lives and keep your insurance in-synch.*

*The following pages explain how Travelers meets your unique homeowners insurance needs.*

Perhaps the most important insurance you'll ever buy is homeowners insurance. Why? Because you have invested a great deal of time and resources to make your home what it is today. That investment deserves insurance coverage carefully crafted to the same high standards. But coverage you think is adequate today may be seriously lacking if a loss does occur. The extended coverages and higher limits offered through Travelers High Value Homeowners Policy recognize the value of your home and possessions, giving you the peace of mind you need. And deserve.

Our High Value Homeowners policy helps you guard against inflation because we adjust the limits of coverage at the beginning of each renewal policy term to reflect increases in the cost rebuilding your home. And, most of your personal property has full replacement cost coverage, with no deduction for depreciation.



The high value homeowners policy gives your more valuable items extra special attention, too. Special limits for these valuable items, such as silver, jewelry, watches and furs, are higher than limits found in a regular homeowners policy.

Travelers High Value Homeowners policy is broader in coverage than a standard homeowners policy. Both your home and your personal property are insured for all losses, except for those specifically excluded in your policy.

If you and your family lose your home in a covered disaster, such as a fire, the policy can cover additional living expenses that are reasonable and necessary to maintain your normal standard of living while your home is being repaired.

The policy gives you up to \$1,000 coverage for food spoilage for losses caused by electrical interruptions, including brownouts and blackouts. Travelers High Value Homeowners policy is so comprehensive that if your

house keys are lost or stolen, Travelers will pay up to \$500 for the replacement of your locks. And, it covers personal property owned or used by you anywhere in the world, too.

With the broad coverage Travelers High Value Homeowners policy can give you, you'd think it would be expensive. It isn't. The policy is competitively priced with other policies on the market that are designed to meet your coverage needs.

In fact, a number of premium credits are available which make Travelers High Value Homeowners an exceptionally good value.

For instance, you may qualify for a premium discount if yours is a new home, a renovated older home, or if your home is equipped with security devices. And, in most states, an account discount may be available when Travelers insures both your automobile and home.



## Personal Articles

The Travelers High Value Homeowners policy gives your valuables broader coverage than a standard homeowners policy. But items such as expensive jewelry, furs, artwork, antiques and other collectibles often need extra special protection.

By supplementing your homeowners coverage with a personal articles policy, you can more fully protect the things you value. For example, suppose you lose one earring in a pair of valuable earrings. Your personal articles policy covers the whole pair.

The personal articles policy covers your jewelry and fine art for an amount you agree upon in advance. And, it can also protect your fine arts against breakage.

## Personal Liability

Your policy wouldn't be complete without protecting the one thing upon which your lifestyle depends: your assets. Today, juries are returning larger and larger awards. If you are involved in a lawsuit and lose, your lifestyle could be dramatically altered.

By adding an umbrella policy to your account, you'll better protect your family, and yourself, from suffering the financial consequences caused by large awards in a lawsuit.

Personal liability umbrella insurance may be purchased up to a limit of \$10 million.\*

\* Option not available in all states

By placing your insurance business with us, you'll get the experience and expertise of Travelers and your insurance agent. You can be confident that our specially trained personnel will give your account prompt, professional service.

And, in the event that you have a loss, our claim professionals are available 24 hours a day, 365 days a year to take your call at 800.252.4633 (800.CLAIM33).

Your home. Your possessions. Your lifestyle. All too good to risk. Your agent can further explain how Travelers policies can give you full value for the things you have.

*This brochure contains only highlights of the many important coverages provided in Travelers High Value Homeowners policy. Please refer to the actual policy for full coverage details.*

