

**Home should always mean peace of mind.** But what about storms, accidents and surprise liabilities? You can't trust that nature – or other people – won't crash in.

When you need to get things back to normal ASAP, count on people who've seen the worst of it, in more ways than one family can imagine. People who know the ins and outs of getting fast action. That's when you appreciate your trust in your independent agent and Travelers.

With Travelers' experience and your agent's first-hand knowledge, you can craft the comprehensive policy you need most. So you're ready for the worst without the worry.



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

[travelers.com](http://travelers.com)

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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 and discounts are subject to individual insureds meeting our underwriting qualifications and to state availability.

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Because trust  
 is everything.



# Security is why you call it “Home.”

## Basic coverage in a Travelers home insurance policy.

- Your home and other buildings on your property.
- The contents of your home.
- Additional living expenses if you have to move out during certain repairs.
- Liability protection for you and your household, also protecting you if someone is accidentally injured or their property is damaged.

## State-of-the-art valuation technologies.

Travelers provides your agent with the latest tools to better value your property. This helps ensure you get the proper amount of insurance for your home, enough to rebuild it at today's rates if it were destroyed. Too many consumers tend to underinsure their homes because they don't have access to the best information. Your agent can help you protect the things you value most.

## Optional protection for special concerns.

**Additional Replacement Cost Coverage** that pays up to 125% of your policy limits.

**Replacement Cost Contents Coverage** that pays for contents of your home, regardless of depreciation.

**Identity Theft Protection** that pays for expenses incurred to regain your identity. Includes identity restoration services.

## Trust us to find you savings.

You may qualify for special savings like:

- **Loss-free Savings**, a reward for having no claims.
- **Protective-Device Savings** if your home has smoke alarms and a fire extinguisher.
- **Savings for Homes Less Than 10 Years Old.**
- **Extra Savings** for insuring both your home and car with Travelers.

## We work hard to make things easier for you.

You can pay your bill the way you prefer: by check, electronically (via credit card, checking account or savings account), by phone or online.

You can also view products and get valuable insurance tips at [travelers.com](http://travelers.com).



## Claim service trusted for generations.

In a natural disaster or homeowner nightmare, how does Travelers handle claims? We're fast, we're fair, and we're ready, 24/7. Travelers can respond with exceptional speed: We have more than 13,000 claims professionals, across the country. Just call 800.CLAIM33 (800.252.4633), day or night.

And if catastrophe strikes, a seasoned Travelers catastrophe team – specialists in disaster and recovery – will be on the scene promptly to help you put your life back in order quickly. We've been tested – and trusted – for more than 140 years.

## Talk to your agent. Let your peace of mind soar.

Independent agents represent many companies, to make sure their clients get quality coverage at an affordable price. Their confidence in Travelers has made us one of America's top insurance companies.

As the world of insurance grows more complex, your agent's knowledge can make your choices clear and simple.

## Ask about Travelers Homeowners insurance.

Staying ahead of change is our business, from creating discounts for hybrid vehicles to pioneering identity theft protection. We've felt that way since we wrote the first auto insurance policy. If it's going to affect your world, we want to make sure you're prepared.

Through the years, people know we come through. Just ask your independent agent.