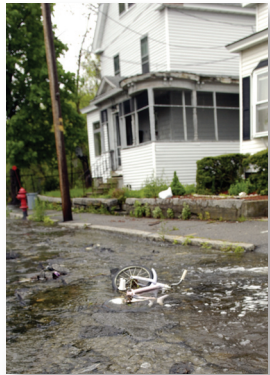


• **Spring, summer and fall rains in 2005 –**

Caused desperate situations in several New England states, Western New York and Pennsylvania.¹ Flooding occurs in every state and can occur any time of the year. Even if you live far from the coast or river, floods can be caused by factors such as heavy rain, melting ice and snow, too few or clogged storm drains, and densely built housing and/or commercial developments.



Travelers, a Write Your Own (WYO) insurer in the federal government's National Flood Insurance Program (NFIP), is one of the largest providers of flood insurance in the country. As a Write Your Own company through the NFIP, we offer flood insurance in all 50 states, the District of Columbia, the U.S.

Virgin Islands and Puerto Rico. We provide flood insurance policies to cover your home, condo and personal property.



At Travelers, we're committed to bringing you innovative insurance solutions that stay in-synch with your ever-changing life. It's a commitment built on our 140-year heritage of industry-leading firsts – from issuing the first auto and flight insurance, to pioneering identity theft protection and discounts on hybrid vehicles.

Today, our personal insurance offerings include homeowners, condominium, renters, automobile, flood, boat and yacht, personal liability (umbrella), valuable items, and identity theft protection. Our full line of companion coverages offers you the convenience of dealing with just one company. Contact your independent agent for details.

Travelers

Insurance in-synch with your life.



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

travelers.com

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. Coverage subject to guidelines established by the National Flood Insurance Program and Federal Law Insurer for Travelers Flood policies: The Standard Fire Insurance Company.

© 2008 The Travelers Companies, Inc.
All rights reserved. PL-10278 Rev. 8-08



flood

Essential protection for your home



Many people learn too late that most homeowners policies exclude any coverage for the peril of flood. Only a flood insurance policy can offer the protection you need for your home and your belongings in case of a flood. Whether you are in a high-risk area or moderate-to-low-risk area (commonly mistaken as and referred to as not being in a flood zone), you need to think about flood insurance. Why? Ask those people who did not have flood insurance and experienced:

• **Hurricanes Katrina, Rita and Wilma in 2005 –**

Katrina was the third strongest hurricane to make landfall in the United States and caused unprecedented flood damages across the Gulf Coast. As a result of these three storms, the NFIP has paid over 210,000 losses with an average loss amount of \$100,000 – significantly higher than the previous average loss amount of approximately \$18,000. Flood insurance payments cover just a small portion of the properties that were damaged by these storms. Many homeowners have walked away from their homes because they did not have flood insurance and cannot afford the low-interest disaster loans that the government is offering to homeowners, renters and businesses to help repair their severely damaged properties. These are loans that must be paid back with interest, while homeowners may still be paying any other mortgage debt that might exist.¹

Quality flood coverage for your house, condo or personal property

Why You Need Flood Insurance For Your Home

As a homeowner, condo-owner or renter, you need flood insurance that protects your home and personal possessions. Whether your situation involves low, moderate or high risk for flooding, Travelers can provide this coverage through the NFIP at the level that's right for you¹.

In a low-to-moderate-risk area. You may be eligible for a preferred risk policy if your home is in a low flood hazard zone designated by the Federal Emergency Management Agency and has limited flood loss history. This is simple, straightforward, and very affordable coverage.

In a high-risk area. Even if you live in a high flood hazard zone designated by the Federal Emergency Management Agency, you can still get what you need from a standard flood insurance policy. Your rate is based upon the flood zone, the age and type of home, and the amount of coverage you choose. Whether you own a single-family home or a two-, three-, or four-family house, including condos, vacation or rental property; flood insurance offers you:

- building coverage that pays for damage to your dwelling and items such as the furnace and water heater;
- contents coverage for your furniture, rugs, appliances, and clothing (subject to limitations in basement areas);

- property protection that pays for sandbagging and other expenses for preventing flood damage; and
- clean-up reimbursement to cover costs of cleaning your home and removing debris after a flood.

By federal law, a flood insurance policy doesn't go into effect until 30 days after its purchase. However, if you purchase your flood insurance policy in connection with your mortgage closing, the policy will be effective at the time of closing.

Responsive Claim Service By Professionals

If your home, condo or personal property is damaged by flood, Travelers has the people, resources, and services to handle matters for you, quickly and professionally.

When you call our toll-free Claim Hotline at 800.505.0193, your claim will be handled promptly and fairly.



Affordable Protection

The cost of flood insurance is minimal when you consider the enormous expense of repairing or replacing your home and possessions after a devastating flood.

To make it even more affordable, Travelers offers all of the NFIP increased deductible options which provide premium discounts.

Essential Coverage

Think you're not at risk? Consider this²:

- Approximately 25 percent of flood insurance claims come from low-risk areas.
- Six out of ten Presidentially declared disasters involve flooding.
- Flooding occurs in every state and can occur at any time of the year.
- Federal disaster relief is available only if a federal disaster is declared, which occurs in less than half of all floods. Flood insurance pays for your covered losses, even if a disaster is not federally declared.
- Federal disaster relief is usually a partial recovery in the form of a loan, with monthly payments that may be more expensive than the average annual flood premium.
- If you do not purchase and maintain a flood policy after you have received federal disaster assistance, you will not be eligible for future disaster relief.



Your Agent Is Working For You

By choosing Travelers, you have someone working for you. Your Travelers independent agent believes that your satisfaction with Travelers products and services is of the utmost importance.

So whatever your insurance needs, please don't hesitate to call your agent. You'll receive a free, no-obligation quote and helpful information.

Talk with your agent about flood insurance from Travelers today.

¹ There are limitations to the coverage offered by the Federal Program.

² Information obtained from the National Flood Insurance Program.