

## Travelers Insurance in-synch with your life.

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, and the benefits of special multi-policy pricing. Discounts of up to 15 percent are available! Contact your independent agent for details.



The Travelers Indemnity Company  
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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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For renters who want  
more from their insurance



## While you are renting, Travelers has you covered in more ways than one.

Your possessions are worth a lot to you. So when you rent an apartment or house, you need insurance that covers you and your belongings in case of an unfortunate event.

Travelers Renters insurance can give you the protection you need at a price you can afford. To give you the maximum in flexibility and affordability, Travelers provides solid, basic coverage and lets you add more options if you need them.

### The essentials of quality protection

Travelers Renters policy covers:

- furniture
- clothing
- appliances
- many other personal belongings
- some of the improvements you've made to the rental unit
- covered items you take while traveling
- additional living expenses if you have to move out during repairs

Personal liability coverage provides protection if someone is accidentally injured while in your home, or their property is damaged and the damage is caused by:

- you, your children or your pets
- your personal activities, including most sports

Your policy can also cover you:

- for costs associated with defending you in a lawsuit related to an injury or property damage
- if you're held legally responsible for fire damage to your apartment, to the building where you live, or vacation property you rent
- if your credit cards, ATM cards, or checks are stolen or used without your permission

### The extra protection that's right for you

While the basic Travelers Renters insurance may be appropriate for most people who live in rental units, your situation may call for optional coverages for complete protection. Some optional coverages include:

**Personal Articles Coverage** protects specific high-value items.

**Valuable Items Plus** provides broader coverage for special property such as jewelry, silverware, fine arts, furs, cameras, guns, musical instruments, and personal computers — without the inconvenience of an appraisal or listing of the insured items.

**Contents Replacement Cost** allows you to repair or replace most personal property in your apartment with no deduction for depreciation.

**Additional Coverage Endorsement (ACE)** extends protection or increases limits on special types of property, such as jewelry, guns, and silverware. It boosts your personal liability coverage and provides personal injury coverage, so you're protected against libel, slander, defamation and similar offenses. With ACE, you can enjoy even broader protection for a price that is less than if the coverages were purchased separately.

### Prices and discounts to save you money

Travelers Renters insurance is competitively priced. And, to make it even more affordable, Travelers offers ways to reduce the cost of your insurance with a wide range of discounts if your home is equipped with:

- antitheft devices
- smoke detectors
- fire alarms
- deadbolt locks
- sprinkler system
- fire extinguishers

**Little savings add up, too.** By using Electronic Funds Transfer, you can save time and avoid the cost of postage for mailing your insurance premium. Visit [www.eft.travelers.com](http://www.eft.travelers.com) to sign up for Electronic Funds Transfer today.

### Highly personal services are built in to save you time

At Travelers, we think about ways to make your life easier — so you don't have to.

If there's a covered loss or damage involving you, your family, or your possessions, Travelers has the responsive people, resources, and services to handle matters for you, quickly and professionally.

### The best claim service you'll find anywhere

You can report your claim anytime, day or night. Our customer care representatives are available 24-hours-a-day, 7-days-a-week by calling our toll-free Claim Hotline, 800.CLAIM33. For your convenience we have Claim Service Centers located in cities and towns across the country. So if your property is damaged, your claim will be handled promptly, fairly and without hassles.

### Your agent is working for you

By choosing Travelers, you have someone working for you: your Travelers independent agent who believes that your satisfaction with your insurance is of the utmost importance. So whatever your insurance needs, please don't hesitate to call your agent. Talk with your agent today about Travelers Renters insurance.

