



Travelers High Value Home Insurance

As an owner of a distinctive home, your insurance needs are unique. Your home is a significant investment, and it is critical that you have the right coverage to protect special characteristics and custom fixtures as well as your fine possessions. At Travelers, we understand that. We have the expertise to not only meet your expectations, but to surpass them.

Our Travelers High Value Homeowners insurance coverage is a smart value, providing both broad coverages specially designed to protect your home, plus a competitive price. With Travelers, you can get the protection you need and the high level of service you expect, all at the right price.

Travelers High Value Homeowners insurance provides coverages and policy limits above and beyond standard industry insurance policies. These broader, more expansive coverages and features are crafted to respond to your special requirements and include:

- Additional replacement cost coverage that can pay the full amount to rebuild your home and other property structures – and replace your personal possessions – even if the actual cost is up to double the coverage limits.
- In the case of a total loss, the option to choose a cash settlement up to the limit of your policy rather than rebuild. You decide.
- A higher limit of coverage of accommodations and other increased expenses (like meals and laundry) if you are temporarily displaced from your home by a covered loss.

A company you can rely on to stay 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, we're still first in service, convenience and reputation. It's good to be in-synch.



- If you need to rebuild your home due to a covered loss, coverage to respond to changes in building codes.
- Automatic inclusion of personal injury protection, providing you with coverage for lawsuits arising from false arrest, libel, slander, wrongful entry or eviction, defamation of character or invasion of privacy.
- Higher limits for valuable items such as jewelry, furs and watercraft.
- Special coverages that are automatically included in your policy such as electronic data restoration and identity fraud protection.
- A wide range of higher deductibles up to \$50,000 that can provide you with an option to reduce your annual premium.

Custom Inspection

To help ensure you have the most appropriate limits of coverage and to appropriately underwrite your risk, we conduct a custom inspection of your home and furnishings, conducted by expert staff employing sophisticated valuation methods. In the event of a claim, the inspection report provides detailed information about your home and its value, helping expedite the claims process.

Fast and focused claims service

We know your time is money. In the unfortunate instance of a claim, an experienced claims unit dedicated to assisting high value home customers is ready to respond quickly and professionally. In addition to our highly trained adjusters, dedicated experts

are available to assist with high value personal property such as furniture, art and jewelry. These specialists can help you with replacement sources, restoration services and completing loss inventories.

Our claims service is one of the best in the industry and is available to help you quickly and completely around the clock, 365 days a year at 800.CLAIM33 (800.252.4633).

Travelers High Value Homeowners insurance delivers exceptional coverage and service, all at an excellent value.

We can help with your other insurance needs

Travelers also offers a full range of products to complement your homeowners policy. Your independent agent can tell you more about these coverages, which include:

- Additional valuable items protection for possessions such as jewelry, artwork or collections
- Excess liability (umbrella) protection
- Auto insurance
- Boat and yacht insurance
- Vacation home insurance
- Flood insurance

In addition, if you purchase more than one policy from Travelers, you can enjoy the ease and convenience of insuring your assets with one company, and you may be eligible for multi-policy discounts.

Call today to get a personalized auto insurance quote!



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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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