

Help landlords protect rental properties with HomeSaver



Landlords want to know that their property investment is properly protected with insurance designed especially for rental properties. Travelers understands the unique needs of landlords and rental property owners and offers quality products and services to help provide peace of mind and security.

What types of property does Travelers HomeSaver help protect?

Travelers HomeSaver is designed to provide coverage for residential properties rented to others, including apartments, condominiums, single or multi-family homes (1-4 families in most states). Our HomeSaver product may be purchased for up to nine properties per customer in most states.

HomeSaver offers protection for:

Liability

One of the biggest risks landlords face is liability for losses that occur on their rental property. Travelers HomeSaver provides optional protection for:

- Premises liability: An optional liability limit of \$100,000 (higher limits available) provides coverage for bodily injury or property damage arising from the use of a landlord's rental property. This valuable coverage can also help cover a landlord's legal defense costs.
- Medical payments: \$1,000 limit is included if liability coverage is purchased (higher limits available) for the medical costs of a person who is injured on or as a result of a condition on the property. This coverage does not apply to anyone who is a regular resident on the property.

Property

- The rental property.
- Other structures on the property such as a garage or shed.
- A landlord's personal property, such as household furnishings and appliances.

This brief summary does not change any provisions of the actual policy. There are exclusions, limitations and conditions that apply to each coverage. If there is any conflict between the policy and this summary, the provisions of the policy will apply.

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

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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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Travelers HomeSaver product also offers the following great benefits:

- Loss of use coverage provides the fair rental value of the property, for the shortest time required to repair the damage(s), when property damage renders the premises rented not fit to live in.
- If a landlord experiences a loss to their rental property, they can reach Travelers 24 hours a day, 7 days a week at 1.800.Claim33 or 1.800.252.4633. The sooner they call, the sooner we can help. Claims can also be reported online using a computer or smart device.
- Travelers offers the best value when quoted with multiple lines of business.
- Insurance protection backed by the strength and stability of an industry leader.*

Did you know?

Travelers can quote and issue HomeSaver policies for agents. To use this process, follow these steps:

- Send a completed ACORD application to the Travelers Business Center to be processed. A signed app for a quote is not required.
- Email to piservice@travelers.com or fax to 877.872.5334.
- Expected turnaround time for a quote is 24 hours. When ready, the quote will be faxed to the agency fax number on file. Agents must specify if they would like the quote sent to an email address instead of to a fax.
- If the quote is accepted, agents may respond to the Business Center to issue the policy. An application signed by the agent is required to issue.
- Normal state eligibility rules will apply.