

At Travelers, we're committed to bringing you innovative insurance solutions that meet your individual needs. It's a commitment built on our more than 160-year heritage of industry-leading firsts – from issuing the first auto and flight insurance, to pioneering identity fraud expense coverage and discounts on hybrid vehicles.

Today, our personal insurance offerings include homeowners, condominium, automobile, boat and yacht, personal liability (umbrella), valuable items, and wedding insurance. Our full line of companion coverages offers you the convenience of dealing with just one company, and the benefits of special multi-policy pricing. Contact your independent agent for details.



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

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

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

© 2016 The Travelers Indemnity Company. All rights reserved.  
Travelers and the Travelers Umbrella logo are registered trademarks of  
The Travelers Indemnity Company in the U.S. and other countries.  
PL-16654 Rev. 8-16



**TRAVELERS** J

**For renters who  
want more from  
their insurance**

**RENTERS**

# 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.

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 can cover:

- 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 can provide protection if a guest is accidentally injured while in your home, or their property is damaged and the damage is caused by:

- you, members of your household or your pets
- your personal activities

Your policy can also cover you for costs associated with defending you in a lawsuit related to an injury or property damage.



## The extra protection that's right for you

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

**Personal Articles Coverage** can protect 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** can cover the cost to most personal property in your apartment with no deduction for depreciation.

**Enhanced Home Protection** Bundles together our most popular optional coverages to broaden and expand the coverages provided by your basic policy. It includes contents replacement cost.

## Rates and discounts to save you money

Along with Travelers competitive rates, you can get an array of money saving discounts if your home is equipped with:

- burglar alarm
- smoke detectors
- deadbolt locks
- 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 [eft.travelers.com](http://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 claims for you, quickly and professionally.

## Fast, efficient claim service

You can report your claim anytime, day or night. Claim representatives are available 24/7 by calling our toll-free Claim Hotline, 800.CLAIM33 (800.252.4633). For your convenience, we have Claim Service Centers located in cities and towns across the country.

**Want to learn more about Travelers renters insurance? Contact your independent agent today.**