# Travelers Insurance keeps pace with your life.

At Travelers, we're committed to bringing you innovative insurance solutions that keep pace with your ever-changing life. It's a commitment built on our more than 150-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, boat and yacht, personal liability (umbrella), valuable items, and identity fraud expense reimbursement.

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.

#### Your agent is working for you

By choosing Travelers, you have someone working for you. Your Travelers independent agent believes that your satisfaction with your insurance is of the utmost importance. Please don't hesitate to call your agent about Travelers Boat insurance.





#### ravelers.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 are subject to individual insureds meeting our underwriting qualifications and to state availability.

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There's no better way to protect what you've worked so hard for

**BOAT INSURANCE** 

## Travelers Boat Insurance – for all the right reasons

When you take to the water, protect your family, guests and your investment with the very best in marine insurance. At Travelers, we've built our reputation on offering quality products and superior customer service. Our boat program provides comprehensive basic coverage with personalized enhancements designed to match your individual needs. Specialized marine claim representatives are available to get you back on the water quickly. You've worked hard to acquire your boat. Make sure that you have the right protection for it.

### **Exceptional coverage**

**Physical Damage coverage:** provides protection in the event of a collision with a submerged object or another boat.

**Liability coverage:** for bodily injury or damage to the property of others.

**Personal Property coverage:** protects personal property on the boat, including such items as your clothing, stereo system, cameras, fishing equipment and other personal items.

**Towing and Assistance coverage:** to transport your boat to a repair facility when it's inoperable and you're stranded. Emergency services such as gas delivery for boats and roadside assistance are also available.

Travelers... It's better under the umbrella®

#### A sea of possibilities

Your boat is a symbol of your success, a reward you've given yourself for all of those years of hard work, and now it's time to play. Don't let anything get in the way of the good times earned. Be sure to protect yourself with the finest marine insurance out there.

Travelers is proud to offer one of the most flexible boat programs available, designed to provide even greater, more cost-effective protection.

#### **Custom coverage options**

Broad navigation territories covering the continental U.S. and Canada are available.

12-month policy with no mandatory lay-up period.

Account discount when you insure your auto, home, condo or other boats/yachts with Travelers.

Education discounts for safe boating courses, including Power Squadron and U.S. Coast Guard.

Equipment credits are available for safety equipment such as built-in fire extinguisher systems and burglar alarms.



#### Dollars and sense - flexible pricing programs

You choose – Agreed Value or Actual Cash Value coverage. Agreed Value entitles you to the "replacement value" on most partial losses involving your vessel, its furniture, fixtures and electronic equipment. Actual Cash Value earns you a substantial premium discount. In the event of a loss, settlement is based upon a depreciated value.

Flexible payment options allow you to choose direct billing, Electronic Fund Transfer (EFT) or credit card. By using EFT or credit card, you can save time and avoid the cost of postage for mailing your insurance premium.

Visit MyTravelers.com to sign up for Electronic Funds Transfer or credit card today.

#### Responsive, professional claim service

At Travelers, your complete satisfaction is our main concern. That's why we strive to make sure your claims are processed as quickly and efficiently as possible.

If disaster strikes, simply call our dedicated marine claims center toll-free, day or night, 24 hours a day, 7 days a week at 1.800.CLAIM33 (1.800.252.4633). Your claim will be handled promptly, fairly and skillfully.

Travelers is proud to be awarded A++ (Superior)\* by A.M. Best for our financial strength.

\*A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit www.travelers.com. Ratings listed herein are as of May 23, 2014, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

Products subject to state availability.