

Travelers insurance keeps pace with your life.

At Travelers, we're committed to bringing you innovative insurance solutions that keep up 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 fraud protection and discounts on hybrid vehicles.

Today, our personal insurance offerings include homeowners, condominium, cooperative units, 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.

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 Co-op Unit Owner Protection Program.



travelers.com

The Travelers Indemnity Company and its property casualty affiliates.
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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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Co-op owners who want more from their insurance

CONDOMINIUM CO-OP INSURANCE

When you own a co-op unit, Travelers has you covered in more ways than one.

As the owner of a cooperative unit (co-op), your insurance needs are different from other homeowners. Here's why:

A master policy purchased by your cooperative corporation covers your unit's building, the common areas, and shareholders' collective liability. But that policy does not cover damage to your personal belongings or property within your unit that is caused by vandalism, theft or fire. Nor does it cover your personal liability in the event of a lawsuit.

The Travelers Co-op Unit Owner Protection Program can provide the protection you need at a price you can afford. To give you the maximum in flexibility and affordability, Travelers offers solid, basic coverage and lets you add special options to fit your needs.

The essentials of quality protection

Travelers Co-op Unit Owner Protection Program policy can cover:

- Furniture
- Clothing
- Appliances
- Many other personal belongings
- Covered items you take while traveling
- Additional living expenses if you have to move out during repairs

Personal liability coverage can provide you and your family with financial protection if someone is accidentally injured or their property is damaged:

- By you, your children or pets
- While on your property



Your policy may also cover:

- Costs associated with defending you in a lawsuit related to injury or property damage
- You, if your credit cards, ATM cards, or checks are stolen or used without your permission
- Costs which the cooperative corporation assesses on all shareholders due to a loss on common property which exceeds the master policy limit

Optional coverages are also available to meet your individual needs

Some optional coverages include:

Personal Articles Floater protects specific high-value items.

Contents Replacement Costs enables you to repair or replace insured personal property with no deduction for depreciation.

Additional Coverage Endorsement (ACE) extends protection or increases limits on special types of property, such as jewelry and silverware. It boosts your personal liability and provides personal injury coverage, so you're protected if you are sued for 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

The Travelers Co-op Unit Owner Protection Program 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 co-op is equipped with:

- Antitheft devices
- Smoke detectors
- Fire alarms
- Deadbolt locks
- A sprinkler system
- Fire extinguishers

Little savings add up, too. By using Electronic Funds Transfer (EFT), you can save time and avoid the cost of postage for your insurance premium. Sign up by visiting mytravelers.com. Payments by credit card and bank check are also accepted.

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. You can also access your account information at your convenience by visiting mytravelers.com.

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 (800.252.4633). For your convenience, we have numerous claim service centers located in cities and towns across the country. So if your co-op is damaged, your claim will be handled promptly, fairly and without hassles.

Contact your independent agent for details.