

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 150-year heritage of industry-leading firsts – from issuing the first auto 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 working with just one company, and the benefits of special multi-policy pricing. Discounts of up to 15 percent are available!

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Contact your independent agent for details.

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### 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. Talk with your agent today about the Travelers Condominium Protection Program.



# Travelers Condominium Protection Program

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FOR CONDOMINIUM OWNERS WHO WANT MORE  
FROM THEIR INSURANCE

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

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

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# When you own a condo, Travelers has you protected in more ways than one.

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As the owner of a condominium unit, your insurance needs are different from other homeowners. Here's why: A master policy purchased by your condo association typically covers your unit's building, the common areas and the unit owners' collective liability. But that policy may 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 Condominium 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 basic coverage and lets you add special options to fit your needs.



## The essentials of quality protection

Travelers Condominium Protection Program policy can cover:

- furniture
- clothing
- household appliances
- many other personal belongings
- covered items you take while traveling
- additional living expenses if you have to move out during repairs after a covered loss

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 that the condo association assesses on all unit owners due to a loss on common property that exceeds the master policy limit

## Customize your protection with additional coverages

### Some optional coverages include:

**Enhanced Home Package** Bundles together our most popular optional coverages to broaden and expand the coverages provided by your basic policy.

**Replacement Cost Contents** Allows you to recover the cost of repairing or replacing damaged items with similar items.

**Additions and alterations** coverage for improvements made to your unit that are not covered by the master policy.

## Prices and discounts to save you money

The Travelers Condominium Protection Program is competitively priced. And to make it even more affordable, Travelers offers a wide variety of discounts if your condo 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 to mail your insurance premium payments. Sign up by visiting [mytravelers.com](http://mytravelers.com).

## Highly personal services are built in to save you time

At Travelers, we think about ways to make your life easier. You can also access your policy account information at your convenience by visiting [mytravelers.com](http://mytravelers.com).

## Fast quality, full-time service

Our claim reporting centers are open all the time—even on weekends and holidays. We start handling your claim the moment you call us and will work hard to get your condo—and your life—back to normal as quickly as possible. Be sure to call us immediately at 800.CLAIM33 (800.252.4633) following damage to your property; the sooner you call, the sooner we can help.