

# Quantum Home 2.0®: Flexible coverage. Competitive pricing.

#### TRAVELERS LANDLORD CONDOMINIUM COVERAGE COMPARISON CHART - CALIFORNIA

Work with your agent or Travelers representative to understand your home insurance needs and customize a policy that meets your coverage and budget needs.

### **Step 1:** SCALE up or down the base policy coverage.

Step 1a: Choose your base policy coverage limits.

Coverage A: Dwelling	Coverage C: Household Furnishings	Coverage D: Loss of Use	Coverage E: Premises Liability	Coverage F: Medical Payments to Others
<b>Minimum:</b> \$5,000	Minimum: \$1,000 Common Limit: \$2,000	Minimum: Greater of \$500 or 2% of Coverage C Common Limit: Greater of \$500 or 20% Coverage C	\$100,000 \$300,000 \$500,000 \$1,000,000	\$1,000 \$2,000 \$5,000 \$10,000

### Step 1b: Understand your base policy.

	Quantum Home 2.0: Landlord Condominium (656)
Dwelling - Coverage A	
Perils Insured Against	Broad Named Perils*
Household Furnishings - Coverage C	
Perils Insured Against	Broad Named Perils
Loss of Use - Coverage D	
Fair Rental Value	Payment for the shortest time required to repair or replace up to 24 months
Civil Authority - Fair Rental Value	30 days
Additional Coverages	
Debris Removal	Additional 5% of covered damaged property limit
Trees, shrubs & other plants	5% of Coverage C maximum / \$500 per tree, shrub or plant
Fire Department Charges	\$500 (Option to increase to \$1,000)
Loss Assessment	\$1,000 (Option to increase to \$50,000)
Ordinance or Law	10% of Coverage A (Option to increase up to 50%)

<sup>\*</sup>All Risk coverage available with Special Coverage endorsement

## **Step 2:** STRENGTHEN with **optional coverages** and **features**.

Optional Coverage	Optional Limits
Special Coverage (All Risk Coverage A and B)	-
Water Back Up and Sump Pump Discharge or Overflow Coverage	\$5,000
Tree Removal Coverage – Landlord	\$1,000 maximum / \$500 per tree
Personal Injury Coverage	-
Replacement Cost – Household Furnishings	-
Home-Sharing Coverage	-
Loss Forgiveness	-

If yo	ou have specific needs n				entative
	about addit	ional optional cov	erages that may	be available.	
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