



HERE ARE SOME REASONS WHY INDEPENDENT AGENTS AND HIGH VALUE HOME CLIENTS ARE CHOOSING **Quantum Home 2.0[®]** IN CALIFORNIA

Exceeds expectations

Not all carriers can meet high value home client expectations. See how *Quantum Home 2.0* can help you exceed those expectations and win more clients with home replacement cost values between \$500,000 and \$2.5 million.

Competitive pricing

Quantum Home 2.0's competitiveness can help you win a larger share of the high-end market.

Tailored coverage

With *Quantum Home 2.0*, you can easily customize coverage to address high value home clients' unique needs:

- 1. Scale up or down the base policy coverage**, as illustrated in the following dwelling coverage chart.

Coverage A: Dwelling	Estimated cost to repair, replace or rebuild dwelling and attached structures
Coverage B: Other Structures	1%-100% of Coverage A
Coverage C: Personal Property	25%-100% of Coverage A
Coverage D: Loss of Use	20%-100% of Coverage A
Coverage E: Personal Liability	\$100,000, \$300,000, \$500,000 or \$1,000,000 limits
Coverage F: Medical Payments to Others	\$1,000, \$2,000, \$5,000 or \$10,000 limits

- 2. Select higher special limits** with *Travelers Protect Premier[®]*.
- 3. Strengthen coverage** with the Premier Additional Coverage Package that bundles some of our most popular endorsements – just a few of which are highlighted below.
 - Additional Replacement Cost Protection (100% of Coverage A)
 - Increased Loss Assessment Limits (\$50,000)
 - Increased Refrigerated Property Limits (\$5,000)
 - Identity Fraud Expense Reimbursement (\$25,000)
 - Increased Ordinance or Law Limits (100% of Coverage A)
- 4. Add high-end coverage options** like: Roof and Siding Matching Package, Buried Utility Line and Equipment Breakdown Package, Enhanced Water Package, and Enhanced Security Package.

Supports the lifestyle of High Value Home clients

We offer coverage for auto (up to \$250,000), valuables, liability, boat, personal watercraft and events.

Enhancements to ease the process

Travelers continues to enhance its systems and operations to make it easier to serve the high-end market.

- Increased agent binding authority – up to \$1.5 million for Home and up to \$2 million for Umbrella.
- Increased the minimum Coverage A amount for which an interior inspection will be required. The new minimum is \$750,000.
- Launched *Travelers Click*[®] for Jewelry (PAF) Insurance. Now you can add a jewelry PAF policy to a home policy in minutes at point of sale.
- Launched *Travelers Click* for Umbrella. Now you can add an umbrella policy to an auto policy in minutes at point of sale.

A wealth of experience

Travelers' experienced underwriters understand the unique needs of high value home clients and can effectively underwrite complex risks.

Superior claim service

Our experienced Claim professionals specialize in handling losses of fine homes, autos and other valuable items. If a disaster strikes, Travelers has hundreds of trained catastrophe response experts ready to be deployed within 24 hours.

Marketing tools

To help you attract high value home clients, we have an array of eCards, social posts, videos and complete campaigns. Get your tour at [QuantumHome2.com](https://www.quantumhome2.com).

Growth opportunity

The affluent market has grown in size and income.* With this growth comes opportunity for you to attract and retain more high value home clients.

- High value home clients need more coverage for their more complex risk exposures.
- High value home clients have higher retention rates and need a number of your most profitable insurance products, generating more revenue for your agency.

To learn more, contact your Travelers Personal Insurance Sales Executive.

*Urban Institute, "The Growing Size and Incomes of the Upper Middle Class," June 2016



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