

Quantum Home 2.0[®]: Flexible coverage. Competitive pricing.

TRAVELERS DWELLING 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 B: Other Structures	Coverage C: Personal Property	Coverage D: Loss of Use	Coverage E: Personal Liability	Coverage F: Medical Payments to Others
Estimated cost to repair, replace or rebuild your dwelling and attached structures	Minimum: 1% of Coverage A Maximum: 100% of Coverage A Common Limit: 10% of Coverage A	Minimum: 25% of Coverage A Maximum: 100% of Coverage A Common Limit: 50% of Coverage A	Minimum: 20% of Coverage A Maximum: 100% of Coverage A Common Limit: 20% of Coverage A	Limits: \$100,000 \$300,000 \$500,000 \$1,000,000	Limits: \$1,000 \$2,000 \$5,000 \$10,000

Step 1b: Choose your base policy coverage level.

	Travelers Protect [®]	Travelers Protect Plus [®]	Travelers Protect Premier [®]
Special Limits of Liability			
Money, bank notes, coins, stored value cards	\$250	\$1,000	\$2,000
Securities, accounts, passports, tickets, stamps	\$1,500	\$3,500	\$5,000
Comic books and trading cards	\$1,000	\$2,500	\$5,000
Collectibles, figurines, glassware, marble, porcelains, statuary	\$1,000	\$2,500	\$5,000
Theft of jewelry, watches, precious stones	\$1,500	\$3,000	\$5,000
Theft of furs	\$1,500	\$3,000	\$5,000
Theft of silverware, goldware, pewterware	\$1,500	\$5,000	\$10,000
Theft of firearms and related equipment	\$1,500	\$5,000	\$10,000
Theft of tools and their accessories	\$1,500	\$2,500	\$5,000
Theft of rugs, tapestries and wall hangings	\$1,500	\$2,500	\$5,000
Business property on/away from the residence premises	\$3,000 On Premises / \$1,500 Away from Premises	\$10,000 On Premises / \$5,000 Away from Premises	\$15,000 On Premises / \$5,000 Away from Premises
Trailers or semitrailers not used for watercraft	\$1,500	\$3,500	\$5,000
Motor vehicle parts or equipment not attached to motor vehicle	\$500	\$1,000	\$2,500
Electronic apparatus while upon a motor vehicle or watercraft	\$1,500	\$3,500	\$5,000
Property Additional Coverages			
Fire Department Service Charge	\$500	\$1,000	\$2,500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$1,000	\$10,000	\$10,000
Personal Records and Data Replacement	\$1,500	\$3,500	\$5,000
Liability Additional Coverages			
Damage To Property of Others	\$1,000	\$5,000	\$10,000

Step 2: STRENGTHEN with an optional coverage bundle.

Coverage available individually unless otherwise indicated.

	Additional Coverage Package	Premier Additional Coverage Package
Additional Replacement Cost Protection Coverage	25% or 50% of Coverage A	100% of Coverage A
Special Personal Property Coverage (All Risk)	Included	Included
Personal Property Replacement Cost Loss Settlement	Included	Included
Loss Assessment Coverage	\$5,000 - \$50,000	\$50,000
Refrigerated Property Coverage	\$500	\$5,000
Personal Injury Coverage	Included	Included
Replacement Cost Loss Settlement for Certain Non-Building Structures on The Residence Premises	Not included	Included
Identity Fraud Expense Reimbursement Coverage	Not included	\$25,000
Lock Replacement Coverage*	Not included	\$1,000
Reward Coverage*	Not included	\$2,500
Business Records and Data Replacement Coverage*	Not included	\$15,000 On Premises / \$5,000 Away from Premises
Land Stabilization Coverage	Not included	\$10,000
Home Settlement Benefit*	Not included	Included
Ordinance or Law (10% of Coverage A included in base policy)	No increase	100% of Coverage A
Debris Removal (5% of covered damaged property limit included in base policy)	No increase	100% of covered damaged property limit
Tree Removal (\$1,000 maximum / \$500 per tree included in base policy)	No increase	\$1,500 maximum / \$1,500 per tree
Trees, Shrubs and Other Plants (5% of Coverage A maximum / \$500 per item included in base policy)	No increase	10% of Coverage A maximum / \$1,000 per item

*Coverage only available as part of a package.

Step 3: SUPPLEMENT with specialty options.

Roof and Siding Matching Package	
Matching of Undamaged Roof Surfacing Additional Coverage	\$10,000 or \$20,000
Matching of Undamaged Siding Additional Coverage	\$10,000 or \$20,000
Enhanced Water Package	
Water Back Up and Sump Discharge or Overflow Coverage	\$5,000 - \$50,000
Limited Hidden Water or Steam Seepage or Leakage Coverage	\$5,000 - \$20,000
Buried Utility Lines and Equipment Breakdown Package	
Buried Utility Lines Coverage	\$10,000 or \$20,000
Equipment Breakdown Coverage	\$50,000

Enhanced Security Package	
Identity Fraud Expense Reimbursement Coverage	\$25,000
Lock Replacement Coverage*	\$500
Reward Coverage*	\$1,000
Personal Records and Data Replacement Coverage	\$5,000

Additional Endorsements and Features (Available individually)	
Home-Sharing Coverage	
Refrigerated Property Coverage	
Roof Systems Payment Schedule Windstorm or Hail Losses	
Loss Forgiveness	

*Coverage only available as part of a package.

If you have specific needs not listed here, speak to your agent or Travelers representative about additional optional coverages that may be available.



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, limits, packages, discounts and other features are subject to individual insureds meeting our underwriting qualifications and to state availability. Not all features available in all areas. Not all available features are listed.

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