

# Quantum Home 2.0<sup>®</sup>: Flexible coverage. Competitive pricing.

## TRAVELERS RENTERS 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 C: Personal Property	Coverage D: Loss of Use	Coverage E: Personal Liability	Coverage F: Medical Payments to Others
<b>Minimum:</b> \$1,000	<b>Minimum:</b> 30% of Coverage C  <b>Maximum:</b> 100% of Coverage C  <b>Common Limit:</b> 30% of Coverage C	<b>Limits:</b> \$100,000  \$300,000  \$500,000  \$1,000,000	<b>Limits:</b> \$1,000  \$2,000  \$5,000  \$10,000

#### Step 1b: Choose your base policy coverage level.

	<i>Travelers Protect<sup>®</sup></i>	<i>Travelers Protect Plus<sup>®</sup></i>	<i>Travelers Protect Premier<sup>®</sup></i>
<b>Special Limits of Liability</b>			
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

## Step 1b: Choose your base policy coverage level (cont.).

	<b>Travelers Protect®</b>	<b>Travelers Protect Plus®</b>	<b>Travelers Protect Premier®</b>
<b>Property Additional Coverages</b>			
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
Buildings, Additions and Alterations	Minimum: 10% of Coverage C	Minimum: 10% of Coverage C	Minimum: 10% of Coverage C
Ordinance or Law	10% of Building Additions and Alterations Coverage	10% of Building Additions and Alterations Coverage	10% of Building Additions and Alterations Coverage
Debris Removal	5% of covered damaged property limit included in base policy	5% of covered damaged property limit included in base policy	5% of covered damaged property limit included in base policy
Tree Removal	\$1,000 maximum / \$500 per tree included in base policy	\$1,000 maximum / \$500 per tree included in base policy	\$1,000 maximum / \$500 per tree included in base policy
Trees, Shrubs and Other Plants	5% of Coverage C maximum / \$500 per item included in base	5% of Coverage C maximum / \$500 per item included in base	5% of Coverage C maximum / \$500 per item included in base
<b>Liability Additional Coverages</b>			
Damage To Property of Others	\$1,000	\$5,000	\$10,000

## Step 2: STRENGTHEN with an optional coverage bundle.

Coverages also available individually.

	<b>Additional Coverage Package</b>
Special Personal Property Coverage (All Risk)	Included
Personal Property Replacement Cost Loss Settlement	Included
Refrigerated Property Coverage	\$500
Personal Injury Coverage	Included

## Step 3: SUPPLEMENT with specialty options.

<b>Enhanced Security Package</b>		<b>Additional Endorsements and Features (Available individually)</b>	
Identity Fraud Expense Reimbursement Coverage	\$25,000	Equipment Breakdown Coverage	
Lock Replacement Coverage*	\$500	Home-Sharing Coverage	
Reward Coverage*	\$1,000	Refrigerated Property Coverage	
Personal Records and Data Replacement Coverage	\$5,000	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.

© 2021 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183. In CA: Homeowners Insurance is underwritten by The Standard Fire Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority #3545, State of Domicile: Connecticut.

PL-17957-CA Rev 4-21