



Every homeowner is unique.
Shouldn't your insurance be
tailored to your needs?

HOMEOWNERS INSURANCE TAILORED FOR YOU

Does your homeowners insurance policy provide the protection you need without charging you for coverages you don't?

If you're not sure, it's time to review your insurance policy with a licensed broker who represents Travelers Canada – especially now that Travelers makes it easy to customize your homeowners insurance to fit your needs and your budget. Here are a few things to think about.

What if it costs more to rebuild your home than what it is insured for?

Travelers offers Additional Replacement Cost Protection Coverage to make sure you don't have any unexpected expenses should it cost more to rebuild your home in the event of a total loss. This coverage is included in two of our packages, the Additional Coverage Package and the Premier Additional Coverage Package, or it can be purchased on its own.

Are you paying to insure outdoor structures you don't have?

Most policies automatically factor in coverage for structures outside the home – but you may not have any. With Travelers, you can scale down coverage for outdoor structures and save money. Of course, if you have multiple structures, like a shed, a detached garage or a pool house, you can scale up the coverage. Either way, Travelers gives you options to meet your unique needs.

Do you have enough protection for your valuables?

Many property insurance policies limit the amount of coverage for certain types of personal property. With Travelers, you can choose from three Coverage Levels for jewellery, watches, fine arts, comic books, trading cards and other types of valuables.

If you need more coverage, Travelers offers a Personal Articles Floater and Valuable Items Plus Coverage. The Personal Articles Floater can be used to schedule valuable items individually, such as an engagement ring, on an all-risk basis. Valuable Items Plus Coverage provides you with blanket all-risk coverage for a category of valuables, such as china, crystal, silverware, fine arts and jewellery, for the limit requested without having to schedule each valuable item individually.

Do you have the option to choose additional coverages that may not be included in the base policy?

Travelers offers many optional coverages that can be added to your policy to ensure you have the protection you need, such as Additional Replacement Cost Protection Coverage, Green Home Additional Coverage, Earthquake Coverage and more.

We also offer three specialty packages you can add to your policy: the Equipment Breakdown and Buried Utility Lines Package, Identity Recovery Package (which includes Identity Fraud Expense Reimbursement Coverage and Personal Records Data Replacement Coverage) and Roof and Siding Matching Package. These coverages are also available individually.



Are you getting the water damage coverage you need?

Travelers offers a variety of optional water damage coverages such as Sewer Back-Up and Surface Water Coverage, Flood Water Coverage, Ground Water Coverage, Buried Utility Lines Coverage and Limited Hidden Water or Steam Seepage or Leakage Coverage that can be added to your homeowners policy.

Would your insurance pay to repair your furnace or water heater if it broke down?

With Travelers, you can add Equipment Breakdown Coverage to your property policy to help cover the cost of repairing or replacing costly household appliances, equipment and systems in the event of an unexpected mechanical failure.

What if a power outage spoils your food?

Do you tend to keep a well-stocked fridge or freezer? We offer \$5,000 Refrigerator and Freezer Property Coverage in our base policy. Travelers makes it easy to add more coverage with the Additional Coverage Package, which offers a \$10,000 limit, and Premier Additional Coverage Package, which offers a \$20,000 limit, to cover the replacement of refrigerated food damaged following a covered loss.

Do you have coverage if a loved one is residing in a nursing home?

Travelers offers Assisted Living Care Coverage, which can be added to your homeowners insurance policy to provide coverage for personal property, additional living expenses and personal liability for you and anyone insured under your policy, including your parents who reside in an assisted living care facility or long-term care facility.

Are you protected from a premium increase after a claim?

Qualifying policies can purchase Loss Forgiveness. With Loss Forgiveness, the premium increase resulting from the first loss will be waived. This means the claim will not have a direct impact on your insurance premium.

Do you get a discount for having a smart home protective device?

If you have a smart fire, burglar or water alarm that alerts your mobile device, Travelers offers a discount on your premium. We also offer discounts for centrally monitored alarm systems. It's just one of the many ways to help you save money.

Are you getting credit for having an environmentally friendly home?

If your home is LEED® certified, you are eligible for a Green Home Discount.

Even if your house is similar to your neighbour's, your needs are unique.

Travelers lets you customize your policy by scaling your coverage up or down to give you the protection you need, so you're not paying for features you don't.

The availability of coverages, including water-related coverages, and limits is subject to eligibility criteria and may not be available in all provinces and territories. Additional optional coverages and limits may be available. Contact your broker for details or go to travelerscanada.ca.

Let's review your current policy and make sure it's customized to provide the peace of mind you value most. Contact your broker today for more details.



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