



Every renter is unique.
Shouldn't your insurance be
customized too?

TENANTS INSURANCE TAILORED FOR YOU

Are you getting the protection you need without paying for features you don't?

As a renter in an apartment or house, you need insurance that covers you and your belongings – things that aren't protected by your landlord's insurance. Whether you have jewellery or electronics, outdoor gear or musical instruments, you need your own protection that's flexible and affordable.

Now that Travelers is making it easier than ever to customize your coverage, it's a perfect time to ask:

Are you covered for damage to your personal property?

Travelers Tenants Insurance provides protection from things like fire, theft and burst pipes.

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, cameras, computers, 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 Assisted Living Care Coverage, Equipment Breakdown Coverage, Earthquake Coverage and more.

We also offer a specialty package you can add to your policy Identity Recovery Package (which includes Identity Fraud Expense Reimbursement Coverage and Personal Records Data Replacement Coverage). These coverages are also available individually.

Are you getting the water damage coverage you need?

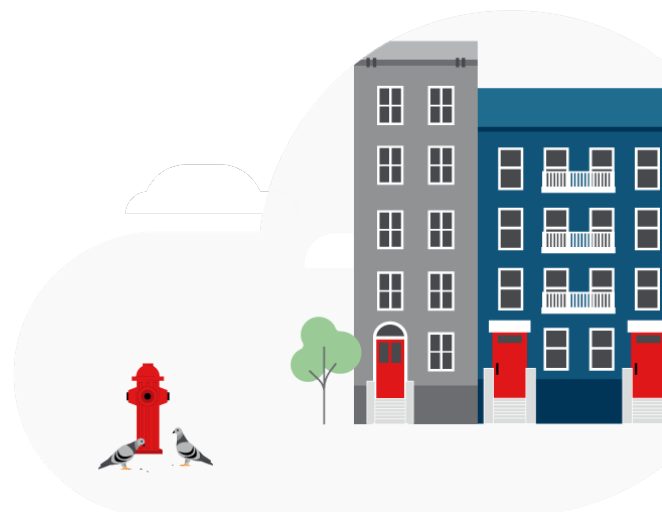
Travelers offers two optional water damage coverages on Tenants policies, including Sewer Back-Up and Surface Water Coverage and Flood Water Coverage.

Would your insurance pay to repair your appliances if they 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 the Premier Additional Coverage Package, which offers a \$20,000 limit to cover the replacement of refrigerated property 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 for personal liability?

Personal liability insurance covers a variety of situations where you or a member of your household may unintentionally cause bodily injury or property damage to others for which you may become legally responsible to pay for their injury or property damage. When a covered claim occurs, Tenants Insurance pays the associated expenses and provides coverage for costs associated with defending you in a lawsuit.

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

If you have a smart fire or burglar 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 that can help you save money.

Are you maximizing all available discounts?

Tenants Insurance policies are eligible for discounts that can help save you money, such as Good Payer Discount, Loss Free Discount, Multi-Line Discount and more.

Are you protected from a premium increase after a claim?

Qualifying policies can purchase Loss Forgiveness Coverage. 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.

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

Travelers lets you customize a Tenants Insurance policy that will give you the protection and peace of mind you value most. Contact your broker today for more details.



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