

# Your possessions are worth a lot to you.

So when you rent an apartment or house, you need insurance that covers you and your belongings in case of an unfortunate event.

Travelers renters insurance can give you the protection you need at a price you can afford. To give you the maximum in flexibility and affordability, Travelers provides solid, basic coverage and lets you add more options if you need them.

## The essentials of quality protection

Travelers renters policy covers:

- furniture
- clothing
- appliances
- many other personal belongings
- some of the improvements you've made to the rental unit
- covered items you take while traveling
- additional living expenses if you have to move out during repairs

Personal liability coverage provides protection if a guest is accidentally injured while in your home, or their property is damaged and the damage is caused by:

- you, members of your household or your pets
- your personal activities

Your policy can also cover you for costs associated with defending you in a lawsuit related to an injury or property damage.



## The extra protection that's right for you

While the basic Travelers renters insurance may be appropriate for some people who live in rental units, your situation may call for optional coverages for complete protection. Some optional coverages include:

**Personal Articles Coverage** protects specific high-value items.

**Valuable Items Plus** provides broader coverage for special property such as jewelry, silverware, fine arts, furs, cameras, guns, musical instruments, and personal computers — without the inconvenience of an appraisal or listing of the insured items.

**Contents Replacement Cost** allows you to repair or replace most personal property in your apartment with no deduction for depreciation.

**Enhanced Home Protection** Bundles together our most popular optional coverages to broaden and expand the coverages provided by your basic policy. It includes contents replacement cost.

## Prices and discounts to save you money

Travelers renters insurance is competitively priced. And, to make it even more affordable, Travelers offers ways to reduce the cost of your insurance with a wide range of discounts if your home is equipped with:

- burglar alarm
- smoke detectors
- fire alarms
- deadbolt locks
- sprinkler system
- fire extinguishers

**Little savings add up, too.** By using Electronic Funds Transfer, you can save time and avoid the cost of postage for mailing your insurance premium. Visit [eft.travelers.com](http://eft.travelers.com) to sign up for Electronic Funds Transfer today.

## Highly personal services are built in to save you time

At Travelers, we think about ways to make your life easier — so you don't have to.

If there's a covered loss or damage involving you, your family, or your possessions, Travelers has the responsive people, resources, and services to handle claims for you, quickly and professionally.

## Fast, efficient claim service

You can report your claim anytime, day or night. Claim representatives are available 24-hours-a-day, 7-days-a-week by calling our toll-free Claim Hotline, 800.CLAIM33 (800.252.4633). For your convenience, we have Claim Service Centers located in cities and towns across the country.

Want to learn more about Travelers renters insurance? Contact your independent agent today.

**Sheaner Insurance Agency**

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