Frequently Asked Questions
*Better Coverage Basics (SM) Tool*

**What is the Better Coverage Basics tool?**
It is an interactive tool on travelers.com that helps consumers better understand their auto insurance. The tool provides simple, basic information about auto insurance. Using a series of questions, it can also help consumers begin to evaluate their auto insurance needs.

**How does it work?**
The tool asks a series of questions, including state, type of car, age of car and household income. Based on the user’s answers to nine questions, the tool presents various coverages and limits that might fit the individual’s needs. *Better Coverage Basics* also helps consumers understand how various auto coverages actually work, by providing basic coverage explanations and examples of various claim scenarios.

At the end of the tool, consumers can print their results to use as a starting point when contacting their local agent or our business sales center.

**What coverages are generated by the tool?**
The tool presents basic auto coverages including bodily injury liability, property damage liability, uninsured and underinsured motorist coverages, medical coverages, comprehensive and collision.

**Can a consumer get a quote through Better Coverage Basics?**
No. To get a quote, consumers are directed to locate an agent using the prominently featured agent locator button found at the end of the tool or to contact Travelers via a 1-800 number.

**Should the tool be used for quoting?**
No. *Better Coverage Basics* is for general educational purposes only and should not be used for quoting. The tool does not give recommendations, and it is not intended to replace the valuable counseling that an agent or licensed sales representative provides during the more detailed quoting process. Since the tool is only presenting information of a general nature, it does not present any premiums associated with various coverages.

**Where will the tool be on the web?**
*Better Coverage Basics* will be available via the home page of Travelers.com as well as in the auto section. *Better Coverage Basics* is available for only auto insurance at this time.

**Why is Travelers launching this tool?**
Travelers is launching this tool to help consumers better understand their insurance needs.

**Is this tool new to the market?**
No. Several other carriers offer coverage calculators.

**Who can use and access Better Coverage Basics?**
Anyone who has access to the web can use this tool.

**Can the tool be customized?**
No. At the present time, the tool can not be customized.

**When will Better Coverage Basics be available for consumers to use?**
The tool is scheduled to launch on Travelers.com March 21, 2010.

**What if a consumer or customer has a question or problem with the tool, who gets contacted?**
Customers using the tool will have the option to find an agent or call our business sales center. They can also call Customer Advocacy using the phone number on Travelers.com.

**What if Travelers employees encounter technical difficulties with the tool?**
Employees should report technical issues to the TSC at 888-878-2411.