Essential protection for valuable possessions

VALUABLE ITEMS

Your possessions are worth a lot to you, especially certain ones that reflect your personal interests and taste.

To protect your most valuable belongings, Travelers offers you two choices for superior coverage and flexibility.

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<th>1. Valuable Items Plus</th>
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<td>2. Personal Articles Floater</td>
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<td>- Expanded coverage for your valuables</td>
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<td>- Higher limits available for your valuable items</td>
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<td>- You generally pay no deductible</td>
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Travelers works hard to protect the valuables you’ve worked hard to acquire

**Valuable Items Plus**

**Builds on your homeowners policy**

People who own valuable possessions need broader coverage than a basic homeowners policy provides.

Now you can enhance your Travelers Homeowners policy with the Valuable Items Plus endorsement.

While homeowners insurance pays for loss or damage from certain causes; such as fire, theft and other named perils, Valuable Items Plus expands coverage to protect your valuables from loss caused by additional perils (subject only to a few common exclusions).

Now you can purchase up to $50,000 of coverage for jewelry, antiques, paintings, tapestries, statues and other fine art; and as much as $20,000 coverage for silverware or furs. The maximum payment for any one item is either $10,000 or $20,000 depending on the state. In addition, you pay no deductible. When you compare these higher limits with the totals paid by traditional homeowners insurance for losses of personal articles, the difference is clear.

It's easy to add Valuable Items Plus protection. No appraisals or other extra steps are involved because this is blanket coverage for all of the property you select to insure. So if you have a Travelers Homeowners policy and valuables that mean a lot to you, consider the advantages and affordability of Valuable Items Plus.

**Personal Articles Floater**

If you own valuable, rare or irreplaceable items, such as collectibles or antiques, you may prefer the comprehensive protection offered by the Personal Articles Floater.

In case of a covered loss, this specialized coverage allows you to recover the value of an item (based on a recent appraisal or bill of sale). This policy provides coverage for jewelry and fine art at an amount you and Travelers agree upon. For other items, the policy provides either actual cash value, cost to repair, cost to replace or up to the insured amount, depending on what happens to the item and its current value.

The Personal Articles Floater is the right policy for people who have carefully selected and invested in items with values exceeding the limits of either a homeowners policy or homeowners policy with Valuable Items Plus.
In case of a covered loss, you receive Actual Cash Value (ACV). For jewelry and fine art, ACV is agreed upon. For all other items, ACV is all risk.

Deductible you will pay $250 or more. None unless specified.

Insures against specific named perils or all risk.

Coverage includes blanket coverage, blanket coverage, and scheduled coverage (appraisals and descriptions may be required).

Limits vary, including Coverage C limit for certain types of property and limits up to $50,000 with $10,000 per article ($500 for computer media) with no maximum amount limits.

Eligible property includes all personal property unless excluded or limited by the policy. Certain classes are subject to specific limits.

*The $50,000 limit is not available for all classes of property (jewelry and fine art only). All other classes of property have a maximum $10,000 or $20,000 limit of liability.