

Travelers Green Home Additional Coverages and Green Discount FAQ

REBUILD. REPAIR. RENEW.

What does “green” mean?

“Green” means products, materials, methods and processes that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize the environmental impact.

What can the green home additional coverages cover?

The Travelers green home additional coverages can cover:

- Additional expense incurred to repair/rebuild with green materials and methods up to 10 percent of the amount that would have been paid for the loss
- Up to \$25,000 toward costs to recycle debris of covered property, except trees, using recycling facilities
- Up to \$1,000 toward costs to certify or re-certify a dwelling after a loss to meet green certification requirements of a recognized authority on green building or processes

Can you give me an example where green home additional coverages endorsement may apply?

Example: There is a kitchen fire with \$20,000 in covered expenses to the home and appliances

Coverage: The green home additional coverages will allow up to an additional \$2,000 (10 percent of the amount payable for repairs) for green property, materials or methods (i.e., ENERGY STAR® appliances, zero VOC paint, etc.)

Does the green home additional coverages just cover total losses?

No. The endorsement applies to any covered loss – partial or full.

Green discount

Green discount is available for a home or condo that has a Leadership in Energy and Environmental Design (LEED) certification.

What is LEED certification?

LEED certification provides independent, third-party verification that a building project is environmentally responsible.

How do customers get LEED certified?

The Green Business Certification Inc. (GBCI) assumes administration of LEED. See usgbc.org for details on the certification process.

What do I need to provide to Travelers to secure the discount for my customer?

Customers will need to provide a copy of their LEED certificate to secure the discount.

Do my customers get a discount for an ENERGY STAR home?

To receive the discount, a home must be LEED certified.

Why doesn't ENERGY STAR certification qualify for the green home discount?

LEED is the nationally accepted benchmark for the design, construction and operation of high-performance green buildings. As such, the insurance industry typically uses it as the standard for green-related products and services.

Is it necessary to have the green home discount in order to buy green home additional coverages endorsement?

No. The discount and endorsement are independent of one another. The discount is for customers who are already certified green by LEED. The endorsement will give a customer additional coverage to repair or rebuild with green materials and/or methods in the event of a covered loss to their home.

Underwriting

Are there any specific underwriting criteria for the green home additional coverages endorsement?

No. If the risk is eligible for our homeowners and condo programs offering this coverage, the green home additional coverages may be added, providing the policy also includes the Personal Property Replacement Cost Loss Settlement coverage.



travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

© 2015 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of Travelers Indemnity Company in the U.S. and other countries. PL-14896-E Rev. 9-15