Welcome to a new, easy way to open more doors and close more sales.

QUANTUM HOME 2.0° DIGITAL FLIP BOOK
Welcome to Quantum Home 2.0!

Offering 3 easy steps to becoming a Home Coverage Hero.

Never has it been easier to get the attention and win the business of so many homeowners, landlords and tenants. With Travelers all-new Quantum Home 2.0, in just three steps you can customize coverage to address your clients’ needs — and budget.

Step 1: SCALE up or down the base policy coverage
Step 2: STRENGTHEN with an optional package
Step 3: SUPPLEMENT with specialty options

Come on in for a tour of our completely rebuilt product and redesigned quoting platform. See for yourself how easily you can now deliver more customized protection and more competitive pricing for more clients.
Product Highlights

We are excited to bring agents the next-generation Travelers home product. Here are some highlights.

**Improved Competitiveness**
- More competitive premiums for responsible homeowners who are also responsible drivers
- Coverage options that can be tailored to meet consumer needs and budget
- A totally redesigned rating structure that seamlessly incorporates additional home and household characteristics to provide more pricing precision
- New discounts that include Good Payer Discount, Smart-Home Protective Devices Discount, Water Sensor Discount and Water Shut-Off Devices Discount

**Flexible Coverage Options**
- After establishing the Coverage A limit, you can scale up or down Coverage B - F limits
- Three coverage levels that make it easy to increase the base policy special limits: Travelers Protect℠, Travelers Protect Plus℠, Travelers Protect Premier℠
- Simplified package structure that makes it easy to include commonly selected endorsements

**Enhanced Segmentation**
- Utilization of additional home characteristics = more precise pricing
- Introduction of auto variables = more competitive homeowners premiums for responsible drivers

**More Stable Renewal Rates**
- Our new pricing structure helps minimize the premium changes at renewal.
- We’ve tempered the premium impact associated with losses.

**Competitive Compensation**
- While the product has been completely rebuilt, the homeowners commission structure has not.
- We’ve aligned the landlord commission structure with homeowners.
Quoting Platform

New Quote and Issue System
- Integrated platform experience across products and lines of business
- Ability to simultaneously launch quotes for multiple lines of business
- Enhanced user interface for quote, issue and policy change transactions

Streamlined Dwelling Quoting
- Additional third-party data prefill
- Enhanced third-party data reconciliation
- Integrated replacement cost estimate

Improved Comparative Rater Experience
- Company-specific questions needed to rate will be available but not mandatory on company page.
- Defaults will be utilized to help make requests with missing information rateable.
- Truly ineligible risks will not return a rate through the raters.

Modernized Landlord Policy and System
- Built on the new homeowners product structure and quote and issue platform
- Modernized dwelling and condo policy forms, with basic and special coverage options

Reduced Tenant Question Set
- Half the questions makes it faster to quote and issue tenant
Dwelling Coverage Highlights

Custom building a policy around a homeowner’s needs should be easy. That’s why we built Quantum Home 2.0. Here are just a few coverage highlights.

**Step 1. SCALE up or down the foundational coverage to fit each client’s special needs and budget.**

**The flexibility to buy up or buy down on:**
- Coverage B: Other Structures
- Coverage C: Personal Property
- Coverage D: Loss of Use
- Coverage E: Personal Liability
- Coverage F: Medical Payments to Others

Now you can craft a policy that better meets your customers’ needs.

**Three coverage levels:**
- Travelers Protect™
- Travelers Protect Plus™
- Travelers Protect Premier™

**Step 2. STRENGTHEN with an optional package that cost-effectively bundles some of our most popular endorsements.**

- Additional Coverage Package
- Premier Additional Coverage Package

**Step 3. SUPPLEMENT with specialty options to further tailor your client’s coverage.**

- Decreasing Deductible® and Loss Forgiveness Package
- Roof and Siding Matching Package
- Enhanced Water Package
- Equipment Breakdown Coverage
- Enhanced Security Package

**New endorsements, introducing:**

- Refrigerated Property Coverage
- Roof Systems Payment Schedule for Windstorm or Hail Losses
Quantum Home 2.0 At-A-Glance

The first step to becoming a Home Coverage Hero is to tailor the base policy coverage for each client. Here’s how Quantum Home 2.0 makes that easier.

Choose the base policy coverage limits, many of which can now be tailored independently.

<table>
<thead>
<tr>
<th></th>
<th>Dwelling</th>
<th>Condo</th>
<th>Tenant</th>
<th>Landlord Dwelling</th>
<th>Landlord Condo</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage A</strong></td>
<td>Estimated cost to rebuild, replace or repair dwelling and attached structures</td>
<td>$5,000 minimum</td>
<td>N/A</td>
<td>Same as Dwelling</td>
<td>$5,000 minimum</td>
</tr>
<tr>
<td><strong>Coverage B</strong> Other Structures</td>
<td>1-100% of Cov. A</td>
<td>N/A</td>
<td>N/A</td>
<td>1-100% of Cov. A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Coverage C</strong> Personal Property¹</td>
<td>25-100% of Cov. A</td>
<td>$1,000 minimum</td>
<td>$1,000 minimum</td>
<td>$1,000 minimum</td>
<td>$1,000 minimum</td>
</tr>
<tr>
<td><strong>Coverage D</strong> Loss of Use</td>
<td>0-100% of Cov. A</td>
<td>0-100% of Cov. C</td>
<td>0-100% of Cov. C</td>
<td>2% of Cov. A minimum</td>
<td>&gt; of $500 or 2% of Cov. C</td>
</tr>
<tr>
<td><strong>Coverage E</strong> Personal Liability¹</td>
<td></td>
<td></td>
<td>$100,000 or $300,000 or $500,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coverage F</strong> Medical Payments</td>
<td></td>
<td></td>
<td>$1,000 or $2,000 or $5,000 or $10,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹For Landlord, Household Furnishing. ²For Landlord, Premises Liability.

Choose the base policy coverage level.

For your dwelling, condo and tenant clients, you can also choose from three coverage levels: Travelers Protect, Travelers Protect Plus and Travelers Protect Premier. (See the Coverage Comparison Charts for more details.)
Cost-effectively bundle some of our most popular endorsements.

**Additional Coverage Package**

*For customers seeking peace of mind and strong value, the Additional Coverage Package is a great fit.* When added to the base policy, the Additional Coverage Package for Dwelling policies includes:

- Additional Replacement Cost (25% or 50% of Coverage A)
- Special Personal Property Coverage (All Risk)
- Personal Property Replacement Cost Loss Settlement
- Loss Assessment Coverage (limits from $5,000 - $50,000)
- Refrigerated Property Coverage ($500)
- Personal Injury Coverage

**Premier Additional Coverage Package**

*For more value and extras, the Premier Additional Coverage Package is more than the usual home insurance policy.* When added to the base policy, the Premier Additional Coverage Package for Dwelling policies includes:

- Additional Replacement Cost (100% of Coverage A)
- Ordinance or Law (100% of Coverage A)
- Special Personal Property Coverage (All Risk)
- Personal Property Replacement Cost Loss Settlement
- Loss Assessment Coverage ($50,000)
- Refrigerated Property Coverage ($5,000)
- Personal Injury Coverage
- Identity Fraud Reimbursement Coverage ($25,000)
- and more

**TIP:** For your high-value home clients, the Travelers Protect Premier level and the Premier Additional Coverage Package make an ideal combo.

For details on dwelling, condo, tenant and landlord coverages, please see Travelers Home Coverage Comparison Charts at QuantumHome2.com.
**Decreasing Deductible® and Loss Forgiveness Package**

Here’s an easy way to recognize your clients for their loyalty. Simply add the *Decreasing Deductible* and Loss Forgiveness Package.

**Loss Forgiveness Eligibility:**
- Cannot have any non-weather losses in the past 4 years
- Can have no more than 1 weather loss in the past 2 years

**Customer Benefits:**
- Loss Forgiveness helps clients avoid a rate increase related to one loss every five years.
- *Decreasing Deductible* provides a $100 credit each year that will be applied toward the deductible in the event of a loss. Better still, this credit is earned at each renewal even if the client has a loss and any unused deductible credit will be “banked” for a future loss.

The following is an example of how *Decreasing Deductible* is earned and applied to a policy.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Date</th>
<th>Deductible Credit Earned</th>
<th>Deductible Credit Used</th>
<th>Available Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>New business</td>
<td>11/19/2017</td>
<td>$100</td>
<td>—</td>
<td>$100</td>
</tr>
<tr>
<td>Renewal 1</td>
<td>11/19/2018</td>
<td>$100</td>
<td>—</td>
<td>$200</td>
</tr>
<tr>
<td>Renewal 2</td>
<td>11/19/2019</td>
<td>$100</td>
<td>—</td>
<td>$300</td>
</tr>
<tr>
<td>Renewal 3</td>
<td>11/19/2020</td>
<td>$100</td>
<td>—</td>
<td>$400</td>
</tr>
<tr>
<td>Renewal 4</td>
<td>11/19/2021</td>
<td>$100</td>
<td>—</td>
<td>$500</td>
</tr>
<tr>
<td>Claim</td>
<td>12/01/2021</td>
<td>—</td>
<td>$500</td>
<td>$0</td>
</tr>
<tr>
<td>Renewal 5</td>
<td>11/19/2022</td>
<td>$100</td>
<td>—</td>
<td>$100</td>
</tr>
</tbody>
</table>
Roof and Siding Matching Package

A new option for the customer who wants maximum peace of mind! This package can cover the cost of replacing undamaged siding or roofing when it cannot be matched after a loss. The endorsement covers aluminum and vinyl siding and composite shingle roofing too.

Customer Benefits:

• This package is a great way to ensure your home will have a complete match if only part of your roofing or siding is damaged by a covered loss.
Enhanced Water Package

For the customer with water concerns, the Enhanced Water Package adds:

• Water Back Up and Sump Discharge or Overflow Coverage
• Limited Hidden Water or Steam Seepage or Leakage Coverage

Customer Benefits:

• This package can provide additional peace of mind by paying to repair water damage caused by backed-up drains, sewers and broken sump pumps. It can also cover hidden water damage within the walls or ceiling, or beneath the floor.
Enhanced Security Package

If you haven’t added the Premier Additional Coverage Package, you may want to consider this package, which bundles protection for identity fraud expense reimbursement, lock replacement, reward coverage and personal records and data replacement.

Customer Benefits:

• The Enhanced Security Package can make the recovery process easier, faster and less expensive.
Additional Endorsements

**Equipment Breakdown Coverage**

For an additional $2 a month, Travelers Equipment Breakdown Coverage is a great value for your qualifying customers. This affordable coverage can pay to repair or replace household appliances (TVs, washers, dryers, etc.) and equipment (furnaces, hot water heaters, etc.) damaged from unexpected mechanical or electrical failure. It features a $500 deductible and coverage of $50,000.

*How claims will be handled:* Claims will be handled by the Travelers Claim team. Claims submitted under this coverage will not be used to rate the home policy.

**Customer Benefits:**

- By adding Equipment Breakdown Coverage to your home insurance policy, you’ll be ready when your appliances become damaged from unexpected mechanical or electrical failure. It’s a great way to help protect both your belongings and your budget.
Additional Endorsements

**Refrigerated Property Coverage**
This endorsement provides coverage for property stored in freezers or refrigerators on the residence premises for a direct loss caused by loss of power or mechanical failure.

**Roof Systems Payment Schedule for Windstorm or Hail Losses**
This cost-saving endorsement reduces coverage by paying a specified percentage of the cost to repair or replace a roof when damage is caused by wind or hail. (The percentage is based on the age and type of roof. For example: A 10-year-old, composition shingle roof would receive 70% of the cost to repair the roof, minus any deductible.)
Cost-Saving Discounts

Give your dwelling customers true value that can add up!

**NEW! Good Payer Discount**
Savings of up to 15% for customers who pay premiums on time and with sufficient funds.

**NEW! Smart-Home Protective Device Discount**
Savings for customers who have smart fire, burglar or water alarms that alert them through email, text message or a mobile app when smoke, theft or water problems are detected.

**NEW! Water Sensor Discount**
Savings for customers who have sensors that detect the presence or an increase in the flow of water.

**NEW! Water Shut-Off Devices Discount**
Savings for customers who have devices that automatically shut off the water main when a water leak or broken pipe is detected.

**Multi-Policy Discount**
Customers who have their auto and 3 or more policies with Travelers — landlord, umbrella, boat or a personal articles floater — can save 12% on average.

**Early Quote Discount**
Savings of up to 10% for customers who quote in advance.

**Loss-Free Discount**
Up to 10% discount for customers who have not experienced a loss within seven years.

**Green Home Discount**
Savings for customers whose home is certified “green” by the Leadership in Energy and Environmental Design (LEED) organization.

**IMPROVED! Protective Device Discounts**
A variety of ways to save by having devices such as:
- Smoke detectors
- Interior sprinkler systems
- Home security systems such as local and centrally monitored alarms

Savings will vary by state, policy type and individual risk characteristics. Discounts are subject to eligibility and availability. Individual savings will vary. Savings not guaranteed. Multi-Policy savings amount based on dwelling countrywide average when insuring auto and 3 other policies.
Making It Easier for You to Do Business

Travelers recognizes the need to make it easier for you to get things done.

From our people to our technology, we are committed to continually improving our service to make it easier and more efficient to do business with Travelers.

• Our new integrated platform is designed to help you quote and sell more business.
• It’s easier than ever to account round.
• Use of third-party data to prefill questions saves you time.
• We reduced the number of questions asked for a tenant policy for faster quoting.

• Our new Landlord product is now part of the Quantum Home suite and is available on the redesigned Quote and Issue system.
• We introduced a seamless replacement cost estimate that’s integrated within the quote flow.
• Eligibility will be messaged earlier in the quoting process.
• We provide customers with streamlined and easy-to-read customer communications including a modernized quote proposal, revamped declarations page and new Customer Reference Guide to Basic Coverages.
With Travelers Claim Service, get customers the help they need.

Travelers Claim professionals are given the resources and training they need to deliver high-quality service and handle claims quickly. That’s because:

- **We’re close by** – We have over 11,000 Claim professionals countrywide who are based in the communities where our customers live and work. Customers can report a claim 24 hours a day, seven days a week.

- **We’re always ready** – Our dedicated Catastrophe and Large Event Management team uses advanced geospatial technology to monitor weather and naturally occurring or manmade events so we can respond proactively to customers’ needs.

- **No claim is too big or too small** – Our team is trained to work with our customers on all claims, no matter the size.
Marketing Resources

A broad array of marketing tools have been created to support Quantum Home 2.0. Just click a link below to download materials that will help you open more doors and close more sales. You can also visit QuantumHome2.com.

Agent Brochure
Informational brochure highlights the features and benefits of Quantum Home 2.0.

Condominium Coverage Comparison Chart
At-a-glance chart compares coverages and limits on various Travelers Home Condo insurance policies.

Quantum Home to Quantum Home 2.0 Transition Guide
Quick reference guide to ease the transition from selling Quantum Home to Quantum Home 2.0.

Dwelling Coverage Comparison Chart
At-a-glance chart compares coverages and limits on various Travelers Home Dwelling insurance policies.

Landlord Dwelling Coverage Comparison Chart
At-a-glance chart compares coverages and limits on various Travelers Home Landlord Dwelling insurance policies.

FAQs
Frequently Asked Questions about the new Quantum Home 2.0 product.

Tenant Coverage Comparison Chart
At-a-glance chart compares coverages and limits on various Travelers Home Tenant insurance policies.

Landlord Condominium Coverage Comparison Chart
At-a-glance chart compares coverages and limits on various Travelers Home Landlord Condo insurance policies.

Sample Customer Reference Guide to Basic Coverages
Example of the enhanced policy package customer experience.