

At Travelers, we're committed to bringing you innovative insurance solutions. It's a commitment built on our 150-year heritage of industry-leading firsts – from issuing the first auto insurance policy, to pioneering identity theft protection and discounts on hybrid vehicles.

Today, our personal insurance offerings include homeowners, condominium, renters, automobile, flood, boat and yacht, renters, wedding and valuable items. Our full line of companion coverages offers you the convenience of dealing with just one company. Contact your independent agent for details.



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

travelers.com

.....
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.

© 2011 The Travelers Indemnity Company.
All rights reserved. PL-8623 Rev. 5-11

Protect what's important with a Travelers Umbrella Policy



Are you really protected?

Umbrella insurance isn't just for the rich and famous. Whether it's a serious at-fault auto accident or an incident on your property, you can quickly find yourself responsible for damages that exceed the limits on your auto, homeowners, renters or boat policy. And an expensive judgement is the last thing you want to worry about.

A Travelers Umbrella policy can help protect your assets and provide additional insurance protection.

Will Your Primary Insurance Policies Be Enough?

Auto, homeowners, and other property insurance liability limits may not be adequate to cover a large court judgment. The example to the right shows how easy it is to find yourself without enough coverage - even if you have high liability limits on your auto or property policy.

Enjoy Peace of Mind

To make it easy for you to get the right level of coverage for your specific needs, we offer limits ranging from one million to ten million dollars for customers meeting eligibility criteria. And, when you require legal defense for a covered claim, the policy helps cover defense costs such as attorneys fees and other expenses. To secure this additional liability protection, contact a Travelers independent agent today.

The driver in this fictional example was involved in an at-fault accident that resulted in serious injuries to the other driver. The at-fault driver was sued and the lawsuit resulted in a judgement as shown below.

Judgement Amount:	\$1,500,000
Auto Liability Limit:	\$500,000 (maximum payout on the policy)

**Gap in coverage: \$1,000,000
(what the driver owes)**



Because this judgement was greater than the driver's auto limits and the driver still owes an additional \$1,000,000 on the judgement, his personal assets (i.e. money in the bank, investments, personal property, etc) could be at risk. An umbrella policy with a limit of \$1 million would have helped avoid the gap in coverage. With rates for around \$17 per month*, a Travelers Umbrella policy is valuable protection. Your agent can work with you to develop a customized "At Risk" worksheet to determine what level of coverage is appropriate for your needs.

* For a policy with a \$1,000,000 limit of liability and standard deductibles. Policy is for a single vehicle risk with no youthful operators. The price also assumes that the named insured's personal auto insurance is with a Travelers affiliated company. Actual price will vary. Rates vary by location, amount of coverage, underwriting characteristics and are subject to change. The price is based on the rates in effect as of the date of this brochure. **Price does not include the monthly installment fee that applies in most states.**