

# Quantum Home 2.0<sup>®</sup>: Flexible coverage. Competitive pricing.

## TRAVELERS LANDLORD DWELLING COVERAGE COMPARISON CHART

Work with your agent or Travelers representative to understand your home insurance needs and customize a policy that meets your coverage and budget needs.

### Step 1: SCALE up or down the base policy coverage.

#### Step 1a: Choose your base policy coverage limits.

Coverage A: Dwelling	Coverage B: Other Structures	Coverage C: Household Furnishings	Coverage D: Loss of Use	Coverage E: Premises Liability	Coverage F: Medical Payments to Others
Estimated cost to repair, replace or rebuild your dwelling and attached structures	<b>Minimum:</b> 1% of Coverage A  <b>Maximum:</b> 100% of Coverage A  <b>Common Limit:</b> 10% of Coverage A	<b>Minimum:</b> \$1,000  <b>Common Limit:</b> \$2,000	<b>Minimum:</b> 2% of Coverage A  <b>Common Limit:</b> 10% of Coverage A	<b>Limits:</b> \$100,000  \$300,000  \$500,000	<b>Limits:</b> \$1,000  \$2,000  \$5,000  \$10,000

#### Step 1b: Understand your base policy.

Quantum Home 2.0: Landlord Dwelling (653)	
<b>Dwelling - Coverage A</b>	
Perils Insured Against	Broad Named Perils*
<b>Other Structures - Coverage B</b>	
Perils Insured Against	Broad Named Perils*
<b>Household Furnishings - Coverage C</b>	
Perils Insured Against	Broad Named Perils
<b>Loss of Use - Coverage D</b>	
Fair Rental Value	Payment for the shortest time required to repair or replace up to 24 months
Civil Authority - Fair Rental Value	30 days
<b>Additional Coverages</b>	
Debris Removal	Additional 5% of covered damaged property limit
Trees, shrubs & other plants	5% of Coverage A maximum / \$500 per tree, shrub or plant
Fire Department Charges	\$500 (Option to increase to \$1,000)
Loss Assessment	\$1,000 (Option to increase to \$50,000)
Ordinance or Law	10% of Coverage A (Option to increase up to 25%)

\*All Risk coverage available with Special Coverage endorsement

### Step 2: STRENGTHEN with optional coverages.

Optional Coverage	Optional Limits
Special Coverage (All Risk Coverage A and B)	-
Water Back Up and Sump Pump Discharge or Overflow Coverage	\$5,000
Tree Removal Coverage - Landlord	\$1,000 maximum / \$500 per tree
Matching of Undamaged Roof Surfacing Additional Coverage	\$10,000 or \$20,000
Matching of Undamaged Siding Additional Coverage	\$10,000 or \$20,000
Personal Injury Coverage	-
Additional Replacement Cost Dwelling	25% of Coverage A
Replacement Cost - Household Furnishings	-
Home-Sharing Coverage	-

### Step 3: SUPPLEMENT with specialty packages.

Coverages also available individually.

Decreasing Deductible and Loss Forgiveness Package	
Decreasing Deductible	Included
Loss Forgiveness Coverage	Included

  

Roof and Siding Matching Package	
Matching of Undamaged Roof Surfacing Additional Coverage	\$10,000 or \$20,000
Matching of Undamaged Siding Additional Coverage	\$10,000 or \$20,000

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If you have specific needs not listed here, speak to your agent or Travelers representative about additional optional coverages that may be available.

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