



**TRAVELERS** 

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

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QUANTUM HOME 2.0<sup>SM</sup>

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# 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.

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.

# 1. SCALE up or down the base policy coverage to address your client's specific situation.



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

**1a. Choose your base policy coverage limits.** After establishing the Coverage A limit, you can simply scale up or down the Coverage B through F limits, as illustrated in the following dwelling coverage chart.

## Dwelling Coverage Limits

Coverage A: Dwelling	Estimated cost to repair, replace or rebuild your dwelling and attached structures
Coverage B: Other Structures	1-100% of Coverage A
Coverage C: Personal Property	25-100% of Coverage A
Coverage D: Loss of Use	0-100% of Coverage A
Coverage E: Personal Liability	\$100,000, \$300,000 or \$500,000 limits
Coverage F: Medical Payments to Others	\$1,000, \$2,000, \$5,000 or \$10,000 limits

NOTE: We've also made it easier to scale up or down the coverage limits for condo, tenant and landlord policies. See the Coverage Comparison Charts for details at [QuantumHome2.com](https://www.quantumhome2.com).

**1b. Choose your base policy coverage level.** For enhanced protection beyond the base limits provided by Travelers Protect, you can choose from two other coverage levels — each offering increasingly higher special limits in key coverage areas.

- Travelers Protect<sup>SM</sup>*
- Travelers Protect Plus<sup>SM</sup>*
- Travelers Protect Premier<sup>SM</sup>*

*Of course, you can stop here. But steps 2 and 3 are designed to facilitate even more customization — without the complexity.*

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



Pave the way to an even warmer welcome by showing your clients how cost-effectively they can add optional coverages to their *Quantum Home 2.0* policy.

For your dwelling clients, you can choose from two packages that conveniently bundle some of our most popular endorsements. To give you even more flexibility, many of these endorsements are also available individually.

### **Option 1: Additional Coverage Package**

This package enhances protection in the following key areas:

- Additional Replacement Cost Protection
- Loss Assessment
- Refrigerated Property
- Special Personal Property
- Personal Property Replacement Cost Loss Settlement
- Personal Injury

### **Option 2: Premier Additional Coverage Package**

This package includes all the enhancements of the Additional Coverage Package, many at higher limits. It also bundles in other valuable coverages — just a few of which are highlighted below.

- Additional Replacement Cost Protection (100% of Coverage A)
- Increased Loss Assessment (\$50,000)
- Increased Refrigerated Property (\$5,000)
- Identity Fraud Expense Reimbursement (\$25,000)
- Increased Ordinance or Law (100% of Coverage A)

**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](http://QuantumHome2.com).

### 3. SUPPLEMENT with specialty options to further tailor your client's coverage.



To give you even more customization options without the complexity, *Quantum Home 2.0* offers an array of specialty options.

#### **Decreasing Deductible® and Loss Forgiveness Package**

Here's an easy way to recognize clients for their loyalty. Simply add this package, which combines *Decreasing Deductible* and *Loss Forgiveness* coverages.

- *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.
- *Loss Forgiveness* helps clients avoid a rate increase related to one loss every five years.

#### **Roof and Siding Matching Package**

This package can cover the cost of replacing undamaged siding or roofing when it cannot be matched after a loss.

#### **Equipment Breakdown Coverage**

So many clients today have sophisticated equipment in their home. For just an additional \$2 a month, you can help protect clients with this valuable endorsement. It can pay to repair or replace household appliances (e.g., TVs, washers, dryers) and equipment (e.g., furnaces, hot water heaters) damaged from unexpected mechanical or electrical failure.

#### **Enhanced Water Package**

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 floors.

#### **Enhanced Security Package**

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

#### **New Additional Optional Coverages**

You can also add endorsements individually, like those highlighted below:

- Refrigerated Property Coverage
- Roof Systems Payment Schedule for Windstorm or Hail Losses

For a complete listing of endorsements, go to Travelers Agent HQ.

Additional coverages, limits and endorsements may be available. Contact your Travelers representatives for details or go to Travelers Agent HQ.

# Even more ways *Quantum Home 2.0* can make you a Home Coverage Hero!

## More tools to help open the door

To help you attract more homeowner, condo, tenant and landlord prospects, we've created an array of new e-cards, social posts, videos and complete campaigns. Better yet, we've now made it easy for you to customize your own landing page to which all of these tools can drive your prospects. Get your tour at [QuantumHome2.com](http://QuantumHome2.com).

## More dwelling discounts to help close the sale

What's sure to seal the deal are all the possible *Quantum Home 2.0* discounts that can save your clients money.

- NEW! Good Payer Discount of up to 15%
- NEW! Smart-Home Protective Device Discount (for security devices that provide alerts via a mobile device)
- NEW! Water Sensor Discount
- NEW! Water Shut-Off Devices Discount
- Multi-Policy Discount of 12% on average
- Early Quote Discount of up to 10%
- Loss-Free Discount of up to 10%
- Green Home Discount

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.



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## System enhancements to ease the process

Don't wait any longer to see how easy it is to quote, issue and make policy changes through the completely redesigned *Quantum Home 2.0* platform. Right from the start, we think you'll find the user interface for dwelling, landlord, condo and tenant coverage welcoming and intuitive. Plus, you'll love these time-saving features:

- Integrated platform experience across products/lines of business
- Ability to simultaneously launch quotes for multiple lines of business
- More pre-fill and automated reconciliation of third-party data
- Reduced question set for tenants

We've also streamlined the comparative rater experience, with fewer mandatory company questions and more defaults to facilitate quoting.

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**See for yourself how all these improvements can make it easier for you to open more doors and close more sales. Quote Travelers *Quantum Home 2.0* today for your homeowner, tenant, condo and landlord clients!**