

The Travelers High Value homeowners insurance policy offers comprehensive coverage tailored to protect your home, possessions, and lifestyle. It is designed for individuals who have invested significantly in their homes and seek superior insurance that reflects that value. The policy includes extended coverages and higher limits, adjusting coverage limits at each renewal to account for inflation and the rising costs of rebuilding. Personal property is covered for full replacement cost without depreciation deductions, and special limits for valuable items like jewelry and furs exceed those of standard policies. In the event of a covered loss, such as a fire, the policy can cover additional living expenses necessary to maintain your standard of living during repairs. It also provides up to \$5,000 for food spoilage due to electrical interruptions and up to \$500 for lock replacement if keys are lost or stolen. Coverage extends globally for personal property. The policy is competitively priced, with potential premium discounts available for new or renovated homes, security devices, and bundled insurance accounts. For items requiring extra protection, such as jewelry and fine art, a Personal Articles policy can be added to provide coverage for agreed amounts, including protection against breakage. Additionally, a personal liability umbrella policy can be included to safeguard against large lawsuit awards that could impact your assets. Travelers emphasizes the expertise and prompt service of their trained personnel and offers 24/7 claims support. For complete details on coverage, terms, and conditions, policyholders are encouraged to refer to the actual policy document.