



Travelers Auto and Home Insurance Program

ENHANCE YOUR ASSOCIATION MEMBER BENEFITS, NOT YOUR COSTS

A plan for your association

Enhance your member benefits, not your costs

It's a fact: Good member benefits help attract and retain members. So when you improve your existing member benefits without affecting your bottom line, everybody wins. Offer the Travelers Auto and Home Insurance Program – the no-hassle way to enhance your member benefits with no cost to you. Travelers offers high-quality auto, home, condo and renters insurance with special program savings to qualifying members. Here's why it makes so much sense for your association.

A necessity

Chances are, the majority of your members own or lease a car and have a mortgage on their home. That means auto and homeowners insurance isn't an option – it's a necessity. Even those who rent may be required to buy renters insurance as a condition of the lease. Adding the Travelers Auto and Home Insurance Program is a great way to offer the coverage your members need with special savings.

No drain on your valuable time and resources

There is very little you need to do, because we take care of all the details. We'll develop a customized program that enhances your current member benefits. We ask you to support our member awareness efforts. It's that simple.

No costs to your association

There are no contributions on your part. At a time when so many members are looking to cut back on expenses, Travelers Auto and Home Insurance Program is a welcome addition.

Easy implementation

Simply agree to make the program available; our team of experienced professionals – account managers, licensed representatives and marketing professionals – will take care of the rest.

Professional communication materials and support

We provide all the tools needed to educate members about their Travelers benefit. We'll work with you to develop the most effective way to introduce the program, and design communication activities to increase members' participation. Nothing will be sent to any of your members without your prior approval.

Travelers does the work

We process all applications, and provide licensed insurance representatives who work with members directly to answer questions and assist them in selecting coverage.



A plus for your members

Special program savings

Travelers offers special program savings. Members who choose Travelers over their current insurance plan can reduce the cost of a significant household expense.

Our competitive rates are the result of a savings strategy:

- It begins with special program savings. We offer members the savings realized through our efficient distribution and servicing process.
- Next, we provide a range of discounts that members may qualify for.

Convenient payment options

Your members can choose from several convenient methods to pay their premiums. We can deduct premiums from members' checking or savings accounts, charge credit cards, take payments online and over the phone, or bill them at home. And, if your members' homeowners insurance is held in escrow, we can automatically bill the lender.

Friendly, knowledgeable service

From beginning to end, our dedicated staff of customer service professionals works hard to provide a level of service that exceeds expectations. With one brief call, your members can get the information they need to compare Travelers to their current insurance. Our insurance representatives are trained to help your members choose the coverage they need with special program savings. Extended business hours make it convenient to request quotes and switch.

As policyholders, your members will be treated as the valuable customers they are. Whether it's a question about coverage or simply a policy change, they can have direct access to the help they need, 24 hours a day, 7 days a week.

Convenient 24-hour claim reporting

Policyholders can report a claim any time of the day or night – any day of the year. Representatives are available to take calls 24 hours a day – even weekends and holidays. And in many cases, claims are settled within just a few days. In fact, 9 out of 10 customers who have had a claim would recommend Travelers to friends and family.*

*Based on Travelers Personal and Business Insurance Auto & Property Policyholder Claim Survey (2016)



Protection for autos

With Travelers auto insurance coverage, members have peace-of-mind protection from the company that wrote the first automobile policy more than 100 years ago. We offer special program savings on auto insurance with the coverages members need.

Travelers automobile policy

At Travelers, we understand that no two drivers are alike. That's why our auto insurance is different. Our auto policy and services are designed to give your members:

- · Special program savings
- Individualized pricing and features
- Up to 15 discounts
- · More coverage options to meet members' needs and budgets
- Multiple options for estimates and repair choices that have a guarantee on repairs for as long as the member owns the vehicle*

Additional optional coverages

Responsible Driver PlanSM: Can help members avoid a rate increase following a first accident or minor violation for any driver on the policy, including teen drivers. And unlike some insurers, Travelers allows your members to purchase this option up front – even if a member already had an accident.

Premier Responsible Driver Plan®: Can provide accident forgiveness and minor violation forgiveness, as well as a \$50 credit per 6-month policy term or \$100 per 12-month policy term that all drivers on the policy are accident and violation free, up to \$500. Plus, Travelers will waive the entire deductible if the vehicle is considered a total loss.

Premier New Car Replacement®: Can pay to replace a totaled car in the first five years with a brand new car of the same make and model. Plus, it also includes enhanced coverages of particular value to new car owners, such as loan/lease gap protection and a glass deductible.



Money-saving discounts

We also feature money-saving discounts to help reduce rates even more. In addition to special program savings, your members may be eligible for these discounts:

- · Continuous insurance
- · Driver training
- Early quote
- Electronic Funds Transfer (EFT)
- · Good payer
- Good student
- · Home ownership
- Hybrid/Electric vehicle
- Multi-car
- Multi-policy
- New car
- Paid in full
- Safe driver
- · Student away at school

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. Coverages, discounts, special program savings, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas.



^{*}The customer has the right to choose where to have the vehicle appraised and repaired.

Protection for homeowners

At Travelers, our selection of coverage options allows your members to choose the insurance coverage that best meets their needs today, and offers the flexibility they need for the years ahead.

Travelers homeowners policy

For most people, their home is one of their most valuable assets. And there's a lot to know when it comes to protecting it. That's why Travelers offers a homeowners insurance product that considers your members' individual situations. From the basic protection to additional options, Travelers can offer your members the coverage they need at a great value.

Money-saving discounts

To help your members lower premiums, Travelers offers money-saving discounts and credits for:

- · Alarm system
- · Deadbolt locks
- · Early quote
- · Fire extinguisher
- · Green homes
- · Having no claims
- · Home buyers
- Insuring your home, car and other policies with Travelers
- Smoke detectors

Additional coverages

Auto and home policies are just the beginning of our broad coverage options. Travelers offers coverage for:

- · High-value homes
- Renters
- · Condo unit owners
- · Valuable items
- Boats and yachts
- Umbrella
- · Identity fraud expense reimbursement
- · Weddings and private events

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Questions and answers

Q. Why should I introduce the Travelers Auto and Home Insurance Program?

A. Industry research indicates that members want access to savings on products and services, such as auto and home insurance, through their association because of the convenience and potential savings. Our customer surveys show that members especially appreciate the ease of automatic EFT payments.

Q. Is there a cost to introduce the Travelers Auto and Home Insurance Program?

A. No, there is no cost to add the Travelers Auto and Home Insurance Program to your member benefits. Plus, there's minimal involvement for you. From marketing materials to quoting and enrollment, Travelers will take care of it all.

Q. Once I agree to make the program available, what are the next steps?

A. Your Travelers account manager will coordinate the implementation of the program. Our team of communication experts and licensed insurance representatives will make sure the program runs smoothly. You can depend on your assigned account manager to communicate with you regularly.

Q. How do you protect our members' personal information?

A. Privacy is very important to us. We have procedures in place to protect your members' personal information.

Q. What if our members have a question about their coverage before or after they switch?

A. Travelers' licensed representatives are available via a toll-free number to help members select the coverage they need and offer ways to save money. After your members have switched, Travelers representatives will be there to make policy changes or answer questions.

Q. How will I know how the program is going?

A. We provide program management reports to keep you informed of participation and overall results.



Q. How will Travelers help to boost participation in the program?

A. We will design a comprehensive communication program to inform and interest members. Our professionally produced materials include mailings, emails, web content, banner ads, posters and brochures – all of which are proven tools to promote participation. You approve all material prior to distribution.

Q. If members leave the association, can they continue their coverage with Travelers?

A. Yes, our policies are portable.

Q. How do we get started?

A. To get started, call Travelers, toll-free, at **866.348.5544** or visit **travelers.com/affinity**.

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"So easy to get started"

We make it easy every step of the way

Take the first step and we'll take care of the rest. We'll expertly manage the program from day one.

1. Program management

Your account manager will head the Travelers team during the implementation phase of the program, and every phase thereafter.

2. Effective communications

We'll work together to develop a comprehensive communication strategy. Your plan may include posters, stuffers, email and mailing kits to boost program awareness and participation.

3. Licensed insurance representatives

Our insurance representatives are highly trained to help your members choose the coverage they need at special program savings.

4. Exceptional customer service

We back up a great program with great service through our dedicated service centers! From beginning to end, our committed staff of service professionals goes above and beyond to provide a level of service that exceeds expectations.



To get started, call Travelers today at 866.348.5544.

Automobile

Homeowners

Renters

Condominiums

Boats and Yachts

Umbrella

Identity Fraud

Valuable Items

Weddings and Private Events

The first choice for an insurance partner

Travelers is one of the largest providers of property and casualty insurance products in the United States. With a more than 160-year history of industry-leading firsts, our success is built upon our ability to provide innovative insurance solutions that give customers the confidence they need to feel secure.

Associations across the country trust our experience and reputation to work as their partner in providing a voluntary personal insurance program. We offer a full line of coverage, the convenience of dealing with just one company, and the benefits of special multi-policy pricing. Together, we can help provide peace of mind and value to your members.



travelers.com/affinity

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

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