



Auto



## Travelers Auto. We know the road.

When you present Travelers Auto, you are choosing a great co-pilot for your customers. We've been in business for over 150 years. No one can match our history of providing high-performance coverage, superior claim satisfaction, and more options and discounts at competitive prices. We know the business. We know value. We know the road.

**Value:** Service and savings merge. When your customers choose Travelers, they get full-size service at a competitive price.

- Great discounts and pricing features
- Up to 15 percent savings when customers combine auto, home and boat with Travelers
- Even more savings for safe drivers and good students

**Smart:** Fuel for thought. We have the know-how to make things right at every turn. A Travelers customer is a satisfied customer.

- Travelers' state-of-the-art Claim University delivers world-class claim professionals
- Knowledgeable underwriters to answer your questions
- Pricing that is more customized to each household
- Innovative company – first to offer auto insurance and first to offer a countrywide hybrid discount

**Covered:** High-performance protection. From the moment your customers put their key in the ignition, you can be confident we're riding right beside them. They can depend on our protection to make smooth sailing out of the road's many twists and turns.

- Wide variety of coverage, limit and deductible choices
- Repair or replacement collision coverage option – can pay the cost to repair a totaled car or replace it with a new car of like kind, whichever is less
- Auto loan/lease coverage option – to help cover the loan/lease gap
- Traditional split limit policy or more flexible combined single limit policy
- Even more options: Extended transportation expense coverage and coverage for towing and labor charges
- Guaranteed lifetime repairs if your customer chooses to have their repairs performed by a Travelers-approved shop
- Wide spectrum of products that include not only Auto but also Home, Boat, Identity Theft, Umbrella, Rental Property and even Wedding

*I was in an auto accident on Friday night. I received a call from my Travelers claim handler on Saturday, and by Monday at 9:30 a.m., a Travelers appraiser had already inspected my vehicle. That's fast service – you should be in NASCAR! Thank you for a great customer service experience.*

–Dave Hammel  
Chattanooga, TN

### Travelers discounts and advantages

Safe Driver Advantage  
 Early Quote Advantage  
 Multi-Policy Discount  
 Hybrid Vehicle Discount  
 Good Student Discount  
 Driver Training Discount

Student Away at School Discount  
 Home Ownership Discount  
 Paid in Full Discount  
 New Car Discount  
 Accident Forgiveness

**Easy to use:** Smooth road ahead. At Travelers, we make navigating simple. We can't eliminate stop-and-go traffic, but we can create positive experiences for our agents and customers by leading the industry in being user-friendly.

- One-stop auto repairs at Travelers ConciergeCLAIM® centers
- Convenient payment plans
- Easy access: in person, online or by phone
- Online service at [travelers.com](http://travelers.com) to help customers manage insurance needs – bill payment and claim status
- One company for your property and casualty insurance needs

**Experienced and reliable:** The road well traveled. When the unexpected happens, you know exactly what you can expect from us: we'll get your customers' lives back in order quickly. We've built a lasting company, with strong financials, so we can be there for you and your customers over the long haul.

- Experienced Travelers appraisers you can count on
- Claim service that delivers – fast, 24/7/365
- Prompt, accurate inspections, in most cases within 48 hours
- Financially stable – brings added peace of mind
- Consistently ranked high by respected industry rating organizations

## Value at a glance

### Your customers and Travelers

**Independent agent support.** You stand behind your customer, Travelers stands behind you.

**Auto loan/lease coverage option to help cover the loan/lease gap.** More financial protection for your customers.

**Best-in-class claim handling.** Nine out of ten people who file a claim with us recommend us to a friend.\*

**Financially strong.** Consistently ranked high by respected industry rating organizations.

**Coverage options that other carriers often overlook.** More thorough.

**Over 60 ConciergeCLAIM service locations for one-stop auto repair.** Convenience your customers can count on.

**Travelers appraisers you can count on.** More experienced.

**Over 15 discounts available.** Up to a 10 percent discount when you combine auto and home. True value that adds up.

**Industry-leading hybrid discount.** Innovative thinking from a company you know and trust.

**Claims professionals are trained at Claim University, our state-of-the-art training facility.** More professional.

\*Based on Travelers 2008 Claim Survey



[travelers.com](http://travelers.com)

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

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