



# Travelers **Auto** and **Home** Insurance Program

Enhance your benefits, not your costs.

# A Plan for Your Company

## **Enhance your benefits program, not your costs**

It's a fact. Good benefits programs help attract and retain top-notch employees. So when you improve your existing benefits program without affecting your bottom line, everybody wins. Introduce the Travelers Auto and Home Insurance Program — the no-hassle way to supplement your benefits with no cost to you. Travelers offers high-quality automobile and homeowners insurance at competitive rates to qualifying individuals. Here's why it makes so much sense for your company.

## **A necessity**

Chances are the majority of your employees 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 provide the coverage your employees need for a lower overall cost.

## **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 benefits package. We ask you to introduce us to your payroll team and support our employee awareness efforts. It's that simple.

## **No costs to your company**

This is a completely voluntary program for employees with no contributions on your part. At a time when so many employers are trimming costs by reducing benefits, Travelers Auto and Home Insurance Program is a welcome addition.

## **Easy implementation**

Just agree to make the program available and our team of experienced professionals — account managers, licensed representatives, payroll specialists and marketing professionals — will take care of the rest.



## **Seamless payroll deduction**

More than 40 years of voluntary benefits experience has taught us how to work with any payroll system or schedule without any disruption. We'll design and manage a payroll deduction plan that fits your company — whether your payroll is weekly, bi-weekly, monthly or a combination of frequencies.

## **Professional communication materials and support**

We provide all the tools needed to educate employees 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 employee participation. Nothing will be sent to any of your employees without your prior approval.

## **Travelers does the work**

We process all applications and provide experienced counselors or agency representatives who work with employees directly to answer questions and assist them in selecting coverage.

# A Plus for Your Employees

## Special program rates

Travelers offers special program rates. Many employees who compare Travelers to their current insurance coverage will see the money-saving advantages they are looking for on a significant household expense they need to buy.

Our competitive rates are the result of a unique three-way savings strategy:

1. It begins with special program rates. We pass on to employees the savings realized through our efficient distribution and servicing process.
2. Next, we provide a range of discounts that employees may qualify for.
3. And then, we give employees personal advice on how they can maximize their insurance protection and budget their costs.

## Convenient payroll deduction payment option

Payroll deduction offers the ultimate in convenience for employees. Premiums are easy to budget, and employees never have to write a check or worry about a lapse in coverage due to a missed payment. Employees are able to save additional money with payroll deduction because there are no service fees or down payments, and a payroll deduction discount is available in many states. We can also deduct premiums from employees' checking accounts, charge credit cards, take payments online, or bill them at home. And, if your employee's 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 go above and beyond to assure that every transaction is handled with complete satisfaction.



With one brief call, your employees will get the information they need to compare Travelers to their current insurance. Our insurance experts are trained to help employees choose the coverage they need at special program rates. Extended business hours make enrollment convenient.

As policyholders, your employees will be treated as the valuable customers they are. Whether it's ongoing advice or simply a policy change, employees will have direct access to the help they need.

## Convenient 24-hour claim reporting

Policyholders can report an accident any time of the day or night — any day of the year. Travelers claim representatives are on call 24 hours a day — even weekends and holidays. And in many cases, claims are settled within just a few days.

# Multiple Providers Enrich Your Program

Now you can provide the best voluntary insurance benefits to the greatest number of employees possible. Offer a choice of more than one provider for your voluntary auto and home insurance program.

## Employees welcome choices

Employees have come to expect choices for their insurance benefits. Like health and dental insurance, one provider is not always the best solution for every employee. And no single auto and home insurance company offers the best price and coverage in every state. In fact, insurance rates can change dramatically from one part of the country to another, even with the same provider.

## Options may mean greater savings

Offering a choice of providers allows your employees to compare premiums while still enjoying the convenience of payroll deduction. Employees can shop for auto and home coverage separately to take advantage of best-in-class products with coverage that suits their individual needs.



## Easy implementation

Travelers will work with you and/or your other providers to coordinate employee communications and facilitate a smooth program rollout. Our implementation team, led by a dedicated account manager and supported by payroll and marketing specialists, has experience working with programs that offer a choice of providers and will ensure a seamless program.

# Multiple Providers Enrich Your Program

## Greater employee participation

Our results with groups that offer a choice of providers for their auto and home program have shown higher overall participation rates than single-provider programs. Higher participation rates mean more satisfied employees.

## Our experience makes the difference

More and more companies are determining that a multiple-provider program simply makes good business sense. Our goal is to provide the best possible solution for your voluntary auto and home program. See how our flexibility and years of experience can make a positive difference. Call Travelers, toll-free, at **1.866.348.5544** or visit [travelers.com/affinity](http://travelers.com/affinity) to learn more.

# Protection for Autos

With Travelers Auto insurance coverage, employees have first-rate protection from the company that wrote the first automobile policy more than 100 years ago. We offer competitive rates on auto insurance with the coverages employees 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 is designed to give your employees:

- Special program rates
- Individualized pricing
- Greater flexibility to accommodate changes
- More coverage options to meet employees' needs and budgets
- Immediate claim attention and service

## Additional optional coverages

*Coverage for sound reproduction equipment:* Insures all radios, CD players, speakers and other sound equipment that is permanently installed.

*Rental reimbursement:* Covers the expense of a rental car while the vehicle is being repaired as a result of a covered loss, up to the policy limits.

*Towing and labor:* Provides towing and roadside assistance for a disabled vehicle.

*Guaranteed auto repair:* When an employee chooses to use one of our preferred repair shops, Travelers guarantees all parts, materials and labor used in the repairs for as long as the employee owns the car.

*Repair or replacement collision:* Pays for replacing the vehicle with a new vehicle of like kind and quality if collision results in a total loss.



*Auto loan/lease coverage:* In a total loss, this coverage generally pays for the additional amount owed on the loan or lease above the vehicle's value.

## Money-saving discounts and advantages

We also feature money-saving discounts and advantages to reduce rates even more. In addition to special program rates, your employees may be eligible for:

- Safe Driver Advantage
- Early Quote Advantage
- Multi-Policy Discount
- Hybrid Vehicle Discount
- Good Student Discount
- Student Away at School Discount
- Home Ownership Discount
- Multi-Car Advantage
- Payroll Deduction Discount
- New Car Discount
- Accident Forgiveness

# Protection for Homeowners

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

## **Travelers Homeowners**

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 highly sophisticated homeowners insurance product that considers your employees' individual situations. From the basic protection to customized plans, Travelers can offer your employees the right coverage at a great value.

## **Additional coverages**

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

- Distinctive homes
- Renters
- Condominiums
- Valuable items
- Boats and yachts
- Flood
- Personal liability (Umbrella)
- Identity theft
- Weddings



## **Money-saving discounts**

To help your employees save, Travelers offers money-saving discounts and credits for:

- New home buyers
- Newer homes
- Smoke detectors
- Deadbolt locks
- Fire extinguishers
- Alarm systems
- Having no claims
- Insuring your home and car with Travelers



# Questions & Answers

**Q. Since we already have a very good benefits package, why should I introduce the Travelers Auto and Home Insurance Program?**

**A.** Industry research indicates that employees want to purchase more products and services, such as auto and home insurance, through their workplace because of the convenience and potential savings. Our customer surveys show employees especially appreciate the ease of automatic payment.

**Q. Can I introduce the Travelers Auto and Home Insurance Program outside of our normal benefit enrollment period?**

**A.** Yes. Your employees can take advantage of this auto and home insurance benefit throughout the year since there is no fixed enrollment period.

**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, licensed insurance representatives, and payroll specialists 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 employees' personal information?**

**A.** We guarantee confidentiality in our sponsor agreement and are extremely protective of employee data. We have procedures and non-disclosure agreements to guard against the unauthorized use of that information.

**Q. What if our employees have a question about their coverage before or after they enroll?**

**A.** Travelers licensed representatives are available via a toll-free number to help employees select the coverage they need and offer ways to save them money. After your employees have enrolled, 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 employees. Our professionally produced materials include mailings, brochures, emails and posters — all of which are proven tools to promote participation. You approve all material prior to distribution.

**Q. If employees leave the company or retire, can they continue their coverage with Travelers?**

**A.** Yes, our policies are portable. If they're on a payroll deduction plan, employees may choose a plan that automatically deducts their premium from their checking account or we can bill them at home.

**Q. How do we get started?**

**A.** To get started, call Travelers, toll-free, at **1.866.348.5544** or visit **[travelers.com/affinity](https://travelers.com/affinity)**.

# “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 working for you during both the implementation phase of the program and every phase thereafter.

### **2. Billing expertise**

Our experienced billing team will work with your payroll people to establish the payroll interface.

### **3. Effective communications**

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

### **4. Licensed insurance representatives**

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



### **5. 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 award-winning service professionals goes above and beyond to provide a level of service that exceeds expectations.

**To get started, call Travelers today at 1.866.348.5544.**



# Employer Questionnaire

## Employer information

\_\_\_\_\_  
Name

\_\_\_\_\_  
Industry

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State ZIP

\_\_\_\_\_  
Employer Contact

\_\_\_\_\_  
Title/Department

\_\_\_\_\_  
Telephone Fax

\_\_\_\_\_  
Email

## Number of eligible employees/retirees

Full Time Benefits Eligible: \_\_\_\_\_

Part Time: \_\_\_\_\_

Retirees: \_\_\_\_\_

## Payroll Deduction

(Requires a minimum of 1,500 employees)

Will employer deduct premiums?  Yes  No

Name of payroll system or vendor: \_\_\_\_\_

## Employee Enrollment Communication

Provide names and addresses of employees?  Yes  No

Enrollment kit home mailings?  Yes  No

Enrollment material distributed internally?  Yes  No

Electronic and print newsletter articles?  Yes  No

Program awareness emails?  Yes  No

Employee benefits website visibility?  Yes  No

Program description in benefits guide?  Yes  No

Comments/Notes: \_\_\_\_\_

Insert the number of eligible employees by state in the space provided below.

AL:	AK:	AR:	AZ:	CA:	CO:	CT:	DC:
DE:	FL:	GA:	HI:	IA:	ID:	IL:	IN:
KS:	KY:	LA:	MA:	MD:	ME:	MI:	MN:
MO:	MS:	MT:	NC:	ND:	NE:	NH:	NJ:
NM:	NV:	NY:	OH:	OK:	OR:	PA:	RI:
SC:	SD:	TN:	TX:	UT:	VA:	VT:	WA
WI:	WV:	WY:	Other:				



**Automobile**

**Homeowners**

**Renters**

**Condominiums**

**Boats and Yachts**

**Personal Liability**

**Identity Theft**

**Valuable Items**

## **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 150-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.

Employers 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 the people most important to you.

**TRAVELERS** 

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

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