



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

Enhance your member benefits, not your costs.

A Plan for Your Credit Union

Enhance your benefits program, not your costs

It's a fact. Good benefits programs help attract and retain members. 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 enhance your member benefits with no cost to you. Travelers offers high-quality automobile and homeowners insurance at low, competitive rates to qualifying individuals. Here's why it makes so much sense for your credit union.

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 provide the coverage your members 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 member benefits program. We ask you to support our member awareness efforts. It's that simple.

No costs to your credit union

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

Just agree to make the program available and 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 experienced representatives who work with members directly to answer questions and assist them in selecting coverage.

A Plus for Your Members

Special program rates

Travelers offers special program rates. Many members 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 members the savings realized through our efficient distribution and servicing process.
2. Next, we provide a range of discounts that members may qualify for.
3. And then, we give members personal advice on how they can maximize their insurance protection and budget their costs.

Convenient payment options

Your members can choose from several convenient methods to pay their premiums. We can deduct premiums from members' checking accounts, accept credit cards, take payments online, 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 go above and beyond to assure that every transaction is handled with complete satisfaction.



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

As policyholders, your members will be treated as the valuable customers they are. Whether it's ongoing advice or simply a policy change, they 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.

Protection for Autos

With Travelers auto insurance coverage, members 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 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 is designed to give your members:

- Special program rates
- Individualized pricing
- Greater flexibility to accommodate changes
- More coverage options to meet members' 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 a member 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 member 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 members 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
- Paid in Full Discount
- New Car Discount
- Accident Forgiveness

Protection for Homeowners

At Travelers, our unmatched selection of coverage options allows your members 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 members' individual situations. From the basic protection to customized plans, Travelers can offer your members 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 members 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. 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 credit union because of the convenience and potential savings. Our customer surveys show 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. We guarantee confidentiality in our sponsor agreement and are extremely protective of member data. We have procedures and non-disclosure agreements to guard against the unauthorized use of that information.

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

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 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 members. Our professionally produced materials include mailings, brochures, statement inserts, posters, and email — all of which are proven tools to promote participation. You approve all material prior to distribution.

Q. If members leave the credit union, 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 **1.866.348.5544** or visit **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. 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.

3. Licensed insurance representatives

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



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 award-winning service professionals goes above and beyond to provide the level of service that exceeds expectations.

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

Credit Union Questionnaire

Credit Union information

Name of credit union _____

Website _____

Address _____

City _____ State _____ ZIP _____

Key contact _____ Title/Department _____

Telephone _____ Fax _____

Email _____

What other voluntary benefits are available to members?

Number of eligible members _____

Indicate support to be provided

Marketing and communications

Provide names and addresses of members? Yes No

Allow direct mail to members' homes? Yes No

Allow us to pre-select members for direct mail? Yes No

Communicate program via internal newsletters/magazines? Yes No

Communicate program via email messages? Yes No

Permit link to website? Yes No

Endorsement letter to members? Yes No

Insert the number of eligible members 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 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.

Organizations 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 

The Travelers Indemnity Company
and its property casualty affiliates
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