

Quantum Home 2.0®: More coverage options for more customers.

TRAVELERS DWELLING COVERAGE COMPARISON CHART - NORTH CAROLINA

Customizing coverage to address specific home insurance needs and budgets has never been easier. Start by selecting the base coverage limits as the foundation of the policy. Then enhance coverage with additional specialty options.

Base policy coverage limits

	Homeowners (HO-3)	Enhanced Homeowners (HE-7)	Extended Enhanced Homeowners (HE-7 with HE-21)
Coverage A: Dwelling	Estimated cost to repair, replace or rebuild your dwelling and attached structures.	Estimated cost to repair, replace or rebuild your dwelling and attached structures.	Estimated cost to repair, replace or rebuild your dwelling and attached structures.
Coverage B: Other Structures*	Minimum: 10% of Coverage A Maximum: 100% of Coverage A	Minimum: 10% of Coverage A Maximum: 100% of Coverage A	Minimum: 20% of Coverage A Maximum: 100% of Coverage A
Coverage C: Personal Property*	Minimum: 50% of Coverage A Maximum: 100% of Coverage A	Minimum: 70% of Coverage A Maximum: 100% of Coverage A	Minimum: 70% of Coverage A Maximum: 100% of Coverage A
Coverage D: Loss of Use	Minimum: 20% of Coverage A Maximum: 100% of Coverage A	Minimum: 20% of Coverage A Maximum: 100% of Coverage A	Minimum: 20% of Coverage A Maximum: 100% of Coverage A
Coverage E: Personal Liability	Limits: \$100,000 / \$300,000 / \$500,000		
Coverage F: Medical Payments to Others	Limits: \$1,000 / \$2,000 / \$5,000		

*Minimum shown is for one- and two-family dwellings

Specialty options

Roof and Siding Matching Package	
Matching of Undamaged Roof Surfacing Additional Coverage	\$10,000 or \$20,000
Matching of Undamaged Siding Additional Coverage	\$10,000 or \$20,000
Buried Utility Lines and Equipment Breakdown Package	
Buried Utility Lines Coverage	\$10,000 or \$20,000
Equipment Breakdown Coverage	\$50,000
Additional Endorsements and Features (Available Individually)	
Decreasing Deductible	
Valuable Items Plus	
Broadened Home-Sharing Host Activities Coverage	
Identity Fraud Expense Reimbursement Coverage	
Green Home Additional Coverage	

Coverage level & loss settlement details

The following chart includes a summary of coverage level and loss settlement details by policy form.

	Homeowners (HO-3)	Enhanced Homeowners (HE-7)	Extended Enhanced Homeowners (HE-7 with HE-21)
Section I – Property Coverages			
Coverage A Loss Settlement	Replacement Cost	Replacement Cost	Replacement Cost
Coverage C Loss Settlement	Actual Cash Value	Replacement Cost	Replacement Cost
Coverage D Mortgage Expense	Not Available	Not Available	Up to 12 months included
Building Ordinance or Law Coverage Increased Limits	10% of Coverage A	100% of Coverage A	100% of Coverage A
Business Property Increased Limits – on Premises	\$2,500 on premises / \$1,500 off premises	\$2,500 on premises / \$1,500 off premises	\$5,000 on premises / \$1,500 off premises
Credit Card, Electronic Funds Transfer Card or Access Device, Forgery and Counterfeit Money	\$500	\$500	\$5,000
Debris Removal Increased Limits	Tree Removal – \$500 per occurrence Debris Removal – All reasonable expense	Tree Removal – \$2,000 per occurrence / \$1,000 per tree Debris Removal – All reasonable expense	Tree Removal – \$2,000 per occurrence / \$1,000 per tree Debris Removal – All reasonable expense
Fire Department Service Charge Increased Limit	\$500	\$1,000	\$1,000
Land Stabilization Coverage	Not Available	Not Available	Included
Lock Replacement Coverage	Not Available	Not Available	Included
Refrigerated Property Coverage	Available	\$500	\$500
Reward Coverage	Not Available	Not Available	Included
Special Limits of Liability – Increased Limits	Available	Included	Included
Water Backup of Sewers or Drains	Available	Not Available	\$50,000
Witness Expense Coverage	Not Available	Not Available	Included
Special Coverage Limits			
Money and Coins	\$200	\$1,000	\$1,000
Securities, Accounts, Passports, Tickets and Stamps	\$1,500	\$5,500	\$5,500
Watercraft / Trailers	\$1,500	\$1,500	\$2,500
Trailers Not Used for Watercraft	\$1,500	\$1,500	\$3,500
Grave Markers	\$5,000	\$5,000	\$5,000
Theft of Jewelry, Watches or Precious Stones	\$1,500	\$5,500	\$5,500
Theft of Furs	\$1,500	\$5,500	\$5,500
Theft of Silverware, Goldware or Pewterware	\$2,500	\$10,000	\$10,000
Theft of Firearms and Related Equipment	\$2,500	\$10,000	\$10,000
Business Property	\$2,500	\$2,500	\$5,000
Electronic Apparatus While on a Motor Vehicle or Watercraft	\$1,500	\$1,500	\$1,500
Section II – Liability Coverages			
Damage to Property of Others Increased Limits	\$1,000	\$1,000	\$1,500
Loss Assessment Coverage	\$1,000	\$1,000	\$5,000
Personal Injury Coverage	Available	Included	Included

If you have specific needs not listed here, speak to your agent or Travelers representative.

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages, limits, packages, discounts and other features are subject to individual insureds meeting our underwriting qualifications and to state availability. Not all features available in all areas. Not all available features are listed.

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