



Travelers Auto and Home Insurance Program

As a City of Albuquerque employee, you could get the very best in personal insurance protection, benefits, and service *all at special group rates* from Travelers. With over 145 years of experience along with high ratings from the industry's leading rating companies, you can rely on Travelers to meet your insurance needs today and at the time when you need us most.

Licensed insurance professional at Travelers are dedicated to reviewing your coverages and preparing free, no-obligation quotes. To request a quote, call toll-free **1.888.695.4640**. For online quote requests visit, **www.travelers.com/cabq**.

Benefits at a Glance

Travelers Auto and Home Insurance Program offers the City of Albuquerque employees many benefits including:

- Year-Round Enrollment
- Special Group Rates
- Wide-Array of Coverages
- Money-Saving Discounts
- Convenient Payment Options
(Payroll deduction available July 1)
- Guaranteed Repairs
- 24-Hour Claim Service
- Portable Policies
- Free, No-Obligation Quotes
- Award-winning Customer Service

Free Quote Service

Call Travelers: **1.888.695.4640**

Visit: **www.travelers.com/cabq**



Auto

Travelers – the company that wrote the first automobile policy in 1897 – offers special group rates and multiple money-saving discounts that could save the City of Albuquerque employees hundreds of dollars on auto insurance. Travelers auto policy offers broad coverages, including:

Bodily Injury Liability – Protects in the event of a claim or lawsuit if others are injured in an auto accident that you or your family are considered legally responsible.

Medical Payments – Pays for reasonable medical expenses or certain other expenses resulting from an auto accident for you and your passengers.

Uninsured/Underinsured Motorist – Covers injury resulting from a hit and run or uninsured driver.

Collision – Covers auto damage from a collision with another auto or object, regardless of fault.

Comprehensive – Covers auto damages from causes such as fire, theft, hail or vandalism.

Additional Optional Coverages – Coverage for sound reproduction equipment, rental reimbursement, towing and labor, auto loan/lease gap coverage, and repair/replacement cost protection.

Home

Travelers unmatched selection of coverage options allow employees to design the insurance package that best meets their needs today and offers the flexibility they need for the years ahead. Travelers provides coverage for:

The Dwelling – Covers the physical home.

Other Structures – Covers buildings, such as a garage or shed on the residence premises.

Personal Property – Is covered anywhere in the world.

Loss of Use – Coverage for incurred living expenses, when the home is uninhabitable due to a covered loss.

Personal Liability – Protects you in the event of a claim or lawsuit if someone is injured or their property is damaged while at your home.

Additional Protection

Travelers can provide additional peace of mind with the following protection:

- High-Valued Home
- Renters
- Condominium
- Valuable Items
- Boat & Yacht
- Excess Liability (Umbrella)
- Identity Theft
- Wedding

Money-Saving Discounts

Employees may qualify for additional savings with Travelers by:

- Insuring both auto and home with Travelers
- Insuring more than one vehicle
- Carpooling to work
- Having anti-theft devices on covered vehicles with comprehensive coverage
- Insuring drivers who meet the “good student” and “driver training” criteria
- Insuring hybrid vehicles
- Having safety or protective devices in the auto and home

Convenient Payment Options

Flexibility is a key feature of the Travelers Auto and Home Insurance Program. From direct bill to your home and online payments to automatic deductions from your banking account or paychecks, simply choose the payment option that best suits you.

Superior Claim Service

Accidents never seem to happen at a convenient time, so Travelers makes it our business to be on the job for you 24 hours a day. Just call us, toll free, on our claim hotline – day or night – and turn the problem over to us. We’ll take it from there to get you back on the road or in your home as soon as possible.

This material is for information 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.

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. Coverage, discounts, billing options and repair options are subject to state availability and requirements, individual qualifications and/or the insuring company’s underwriting guidelines. © 2009 The Travelers Companies, Inc. All rights reserved.