



Travelers Auto and Home Insurance Program for Guardian Credit Union Members

FREQUENTLY ASKED QUESTIONS

Q. What are the benefits of the Travelers Auto and Home Insurance Program?

A. Through the program, you have access to exclusive savings on auto, home and renters insurance. This savings is not available to the general public and could save you hundreds of dollars.

Q. Do I have to wait for my current policies to expire to participate?

A. No, you can switch at any time and may be entitled to a refund from your current carrier on any unearned premium. Plus, you could get an early quote discount of up to 10% on auto insurance when you switch to Travelers before your current coverage expires.

Coverage

Q. What coverages are available through this program?

A. Travelers can meet an array of your personal insurance needs. You can personalize your coverage to suit your needs by adding coverage options and packages that can include accident and minor violation forgiveness, roadside assistance, new car replacement, auto loan/lease gap coverage, and identity fraud expense reimbursement, and replacement cost for your home. Plus, you can save up to 10% on your auto when you have other policies with Travelers.

Q. How do I determine what coverage is right for me?

A. Licensed insurance representatives can help you review your insurance needs so you can make an informed decision on the coverage that's right for you. They can help you get discounts and credits you deserve, and offer ways to lower your premiums.

Premium Payments

Q. What payment options are available through the Travelers Auto and Home Insurance Program?

A. Travelers makes several convenient payment options available to you. From electronic funds transfer from your checking or savings account to recurring credit card, phone in, and online payments, you simply select the payment option that works best for you.

There's even a multi-policy billing option to help you consolidate your bills.

Q. Why should I consider automatic recurring payments?

A. There are several advantages of paying your insurance premiums through automatic recurring payments, including:

- The convenience of having one less bill you have to remember to pay
- No postage to pay or check to write
- You could qualify for a electronic funds transfer (EFT) discount

Q. How do I sign up for automatic recurring payments?

A. It's easy. Your Travelers representative can explain the process and get you started. Just call the toll-free number: 1.800.842.5936.

Claims

Q. What if I have a claim?

A. If you're ever in an accident or have a homeowners loss, you can report it right away online or by phone at 800.252.4633. Claim reporting is available 24 hours a day, seven days a week.

Generally after reporting your loss, a Travelers Claim professional will call you to discuss what will happen next, what your insurance policy covers and answer any questions you have. A Travelers representative will usually set up a time to inspect your home or vehicle damage in person. Remember, your Travelers Claim professional is there to be your guide throughout the claim process. We understand that most of our customers are not insurance experts, so we are here to help every step of the way.

Q. How do customers feel about Travelers Claim service?

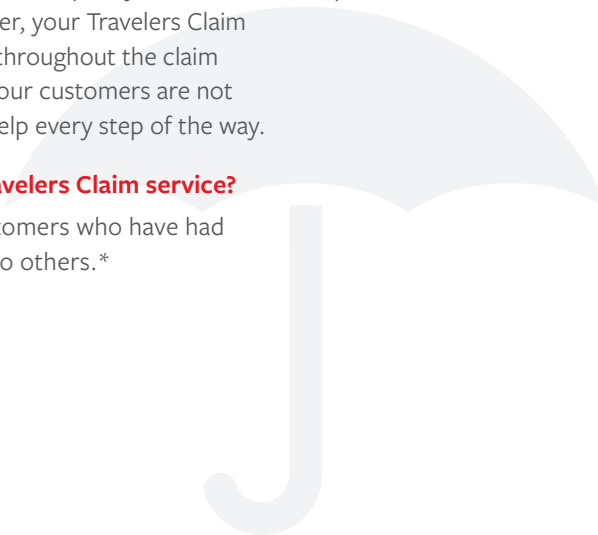
A. In a recent survey, 9 out of 10 customers who have had a claim would recommend Travelers to others.*

Service

Q. What if I have a question or need to make a change to my Travelers Insurance Program policy?

A. If you have a question about your policy or need to make a change, one of our customer service representatives will be glad to help you. Just call, toll free, 800.842.5075, 24 hours a day, seven days a week.

You can also get vehicle insurance cards, view your bills and policies, and check the status of a claim on MyTravelers.com.



Contact Travelers

Call: 1.800.842.5936

Click: travelers.com/guardiancu



travelers.com/guardiancu

Based on Travelers Personal and Business Insurance Auto & Property Policyholder Claim Survey (2016).

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