TRAVELERS

2009 Employee Benefits Program

Other Benefits

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Other Benefits

Important Information

This Is Only A Summary

This is a summary of certain employee benefit programs sponsored by Travelers which are not subject to the Employee Retirement Income Security Act of 1974 ("ERISA").

It Describes Current Plan Terms

This summary describes the terms of the programs in effect as of January 1, 2009.

Not An Employment Contract

These programs are not a contract of employment or a guarantee of continued employment for any definite period of time.

Disputes Handled Through Internal Dispute Resolution Procedure

Whenever possible, a dispute about benefits provided under one of the programs will be handled through the Travelers Internal Dispute Resolution (IDR) Procedure. If a dispute involves benefits provided by an outside party (such as through the Financial Education Solutions or the Survivor Support programs), the employee or other participant should contact that party.

TRAVELERS

2009 Employee Benefits Program

Financial Education Solutions

Financial Education Solutions

Eligibility

You are eligible to participate in the Financial Education Solutions Plan (the "plan") if you are:

- A regular status, salaried employee of Travelers or a participating affiliate; and
- You are scheduled to work at least 20 hours per week, or 50% of a full-time equivalent schedule if your office's workweek is less than 40 hours per week.

The "participating affiliates" currently are:

- Travelers Indemnity Company
- The Premier Insurance Company of Massachusetts (also known as Travelers of Massachusetts)
- First Floridian Auto and Home Insurance Company (also known as Travelers of Florida)
- TCI Global Services, Inc.

If you are eligible and enroll in the plan, Merrill Lynch will counsel you, as well as people who have a direct financial relationship with you.

The following groups of people are not eligible to participate in the plan:

- TRAVTemps
- Any employee classified as an "intern"
- Any employee who is:
    - Paid from a payroll system other than the U.S. payroll system of Travelers
    - A local national employee – that is, citizen of another country who is not working in the United States (including any such individual who has dual citizenship and thus is also a citizen of the United States, unless he or she is an expatriate on assignment from the United States)
    - A citizen of a country other than the United States who is working on temporary assignment in the United States, as determined under the employment policies of the company
    - A citizen or resident of Puerto Rico or any other territory or possession of the United States
- Individuals employed with, performing services through, or paid by a third-party (such as an employee leasing or staffing agency)
- Individuals performing services pursuant to a contract or agreement (whether verbal or written) which provides that he or she is an independent contractor or a consultant
- Retirees

Financial Education Solutions

When Coverage Begins

Your coverage begins on the latest of the following days:

- The day you become eligible for the coverage, if you apply on or before that date or within 31 days after the date you become eligible
- The first day of a calendar year, if you enroll during the annual benefit enrollment period.

You must maintain coverage for the entire year. You may not elect to discontinue coverage for any reason, including a Qualified Status Change.

Cost

You pay the entire cost of this plan with automatic post-tax payroll deductions.

Overview

In today's environment, we are all more concerned than ever about personal finances and the role your benefits play in your overall financial well-being. Travelers has partnered with Merrill Lynch to offer Merrill Lynch's financial planning services to address these concerns by providing you with a place to turn to for third party, objective financial advice.

Each year during Annual Enrollment, you can elect to participate in the plan. You can elect one of two levels of coverage, as described on the following pages.

Financial Education Solutions: Level I – Planning Plus

Comprehensive Financial Plan

Level I includes preparation of a written comprehensive financial plan. Comprehensive financial planning is a process of evaluating finances in order to determine where an individual stands. By preparing a written financial plan, you can better identify your needs, clarify your goals, and establish strategies for investing for your future, whether it be planning for retirement, leaving a legacy to your family or accumulating wealth. The comprehensive financial plan encompasses the following areas:

College Planning
Helps you determine educational funding options for your children or grandchildren.

Trust and Estate Planning
From simple wills to complex strategies, Merrill Lynch will help you understand how your assets will pass to your heirs and/or a favored charity, and be taxed upon death.

Insurance Review
This includes review of existing insurance policies, and a 'needs analysis' in the areas of life, disability and long term care.

Asset Allocation
Risk tolerance is assessed, and changes in asset mix are reviewed in a comprehensive format integrating Travelers benefits with your personal portfolio.

Retirement Analysis
Can you afford to retire? At what age? Merrill Lynch will assess the likelihood of meeting retirement goals and include after-tax cash flow projections into your retirement years.

You will not be solicited to implement your comprehensive financial plan with Merrill Lynch's planners, and are under no obligation to do so. At your option, Merrill Lynch can assist with and oversee the implementation of your plan. In addition, Merrill Lynch monitors the allocation and overall portfolio return, recognizing that even an excellent plan is of little value if the recommendations are not acted upon. (Note: If you opt to have Merrill Lynch implement the plan, no on-going planning fees for Level I or Level II are assessed beyond the initial 12 month period.)

Financial Education Solutions: Level II – Options Plus

Level I And II Benefits

When you enroll in Level II — Options Plus — you receive the benefits included in Level I coverage and the Stock Option Analysis described below. See the previous page for details on Level I coverage.

Stock Option Analysis

Level II also includes a stock option analysis. Many people who own stock options are not sure when or how they should exercise them, when and if they should sell or hold, and most importantly, what the value of their stock options really are. Merrill Lynch's planners offer option strategies in concert with your overall financial plan.

Financial Education Solutions: Other Important Information

How To Access Services

After you have enrolled, Merrill Lynch will send you a welcome letter along with a Financial Planning Agreement that you must sign and return in order to receive services. To preview the financial planning agreement, or for additional information, please call 866.509.5527, or email Merrill Lynch at douglas_osber@ml.com.

When Coverage Ends

Your ability to receive services under the plan ends at the end of the calendar year if you choose not to enroll during future annual benefit enrollment periods.

If you terminate employment, you will no longer be eligible to participate. However, you can opt to complete your financial plan by paying Merrill Lynch the remaining balance of the annual charge. Contact Merrill Lynch directly for more information.

If your employment ends due to death, coverage for your survivors continues until the end of the calendar year in which your death occurs.

See the Qualified Status Change Summary for more information about what happens to your coverage under the plan during a leave of absence or other change in status.

No Endorsement

Although Travelers has agreed to make Merrill Lynch's personal financial planning services available through the plan, Travelers in no way endorses the Merrill Lynch resources and tools. You are under no obligation to use Merrill Lynch's service and are free to select another educator or advisor to assist you with your financial planning outside the plan. In the event that you elect to participate in the plan and suffer losses as a result of the personal financial planning services offered under the plan, Travelers will not be liable for any such losses.

2009 Employee Benefits Program

Identity Theft Reimbursement Plan

Identity Theft Reimbursement Plan

Eligibility

You are eligible for coverage under the Identity Theft Plan (the "plan") if you are:

- A regular status, salaried employee of Travelers or a participating affiliate; and
- You are scheduled to work at least 20 hours per week or 50% of a full-time equivalent schedule if your office's workweek is less than 40 hours.

The "participating affiliates" currently are:

- Travelers Indemnity Company
- The Premier Insurance Company of Massachusetts (also known as Travelers of Massachusetts)
- First Floridian Auto and Home Insurance Company (also known as Travelers of Florida)
- TCI Global Services, Inc.

If you meet the eligibility criteria above, you are automatically covered by the plan. You do not need to do anything to enroll.

Your eligible spouse or domestic partner,* your children under 18 and your parents residing in your household are also covered by the plan.

For this purpose, a person is your "domestic partner" if:

- You and this person have a long-term, intimate, committed relationship with each other, which is demonstrated to be one of mutual caring, affection, and responsibility for each other's common welfare;
- You and this person hold yourselves out as in a relationship similar to marriage;
- You and this person intend to continue your relationship with each other indefinitely;
- You and this person meet the following marital status requirements:
    - If you and this person are of the opposite sex, both you and this person are unmarried to each other or anyone else; or
    - If you and this person are of the same sex, both you and this person are unmarried to anyone else;
- You and this person are each other's sole domestic partner;
- Both you and this person are at least 18 years of age;
- Both you and this person are capable to enter into a contract;
- You and this person are not related by blood closer than permitted by marriage law in your state of residence;

- You and this person share a principal residence and have lived together for at least six (6) consecutive months (and this six-month period immediately precedes the date you complete the domestic partnership affidavit);
- You and this person are jointly responsible to each other for basic living expenses; and
- The following timing requirements are met (as applicable):
  - At least six (6) months has elapsed since (i) the later of your divorce or this person's divorce from a previous spouse or (ii) the later of the death of your previous spouse or this person's previous spouse; and
  - At least six (6) months has elapsed since the date you notified the company that your previous domestic partnership ended (or the date your previous domestic partner was removed from your active coverage under this plan, if later).

*In order for your domestic partner to be covered, you and your domestic partner must complete the required domestic partner affidavit and agreement. (Your domestic partner will only be covered if you have filed and not revoked a domestic partner affidavit with Travelers in a form acceptable to Travelers.)

Definition

"Identity Theft" means the act of knowingly transferring or using, without lawful authority, a means of identification of an Insured Person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal law or a felony under any applicable state or local law.

What The Plan Covers

The plan provides expense reimbursement benefits up to $2,500 per covered person per identity theft incident to restore financial health and credit history as a result of an identity theft.

Benefits available under the plan include:

- Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies and/or legal counsel, to complete fraud affidavits, or due to wrongful incarceration arising solely from someone having committed a crime in the Insured Person's name, up to a maximum payment of $1,000 per week for 5 weeks up to the policy limit. Lost wages shall not apply in the case of wrongful incarceration absent all charges being dropped or an acquittal.
- Reasonable attorney fees incurred, with Travelers' prior consent, for:

  a) defense of lawsuits brought incorrectly against the Insured Person by merchants or their collection agencies,

  b) the removal of any criminal or civil judgments wrongly entered against an Insured Person, and

  c) challenging the accuracy or completeness of any information in a consumer credit report.

- Costs for notarizing fraud affidavits or similar documents for financial institutions or similar credit grantors or credit agencies that require notarized affidavits.

- Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors.
- Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.
- Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual Identity Theft.
- Costs for daycare and eldercare coverage, if that coverage is necessary for an Insured Person to attend meetings or otherwise have the ability to restore financial health and credit history as a result of Identity Theft.
- Identity Theft Resolution Services through Intersections. If you become a victim of Identity Theft, this program provides you with access to a consumer fraud specialist, who can guide you through the process of reclaiming your identity, including:
    - Obtaining free credit reports from the three major credit reporting agencies to review with the victim.
    - Placing fraud alerts with all three credit reporting agencies.
    - Enrolling you in six months of daily credit monitoring.
    - Completing dispute letters on your behalf for approval and signature.

Getting Reimbursed

- Claims should be reported as soon as possible by calling 1.800.842.8496. Please inform the Claims Specialist that you are a Travelers employee and your policy number is 104232061.

Other Information

Source of benefits
The plan is insured by Travelers.

Tax effects of lost wage benefits
If you receive benefits under this plan that are due to lost wages, those benefits will be reported as wages to you on your W-2 and will be subject to normal payroll withholding.

How the plan interacts with other Travelers plans
Benefits under the plan, including amounts reported as wages, are not considered compensation under any pension, 401(k), or other benefit plan of Travelers.

2009 Employee Benefits Program

SurvivorSupport

Survivor Support

Introduction

If you passed away, your surviving spouse or domestic partner would have estate settlement and financial questions relating to your Travelers benefits. Similarly, if your spouse or domestic partner passed away, you might need assistance with probate and with financial planning for survivor benefits you might receive. To assist you or your spouse or domestic partner at this difficult time, Travelers has contracted with The Ayco Company, L.P. to provide the Survivor Support® service.

Eligibility

You are eligible for Survivor Support® benefits if you are an employee of Travelers or a participating affiliate. You do not need to take any action to enroll.

Who Receives Benefits

Survivor Support® benefits are available under the following circumstances:

If you die	Benefits are provided to the following Participant: - Your surviving spouse or domestic partner - Your immediate family members if you were not married (or did not have a domestic partner) at the time of your death
If your spouse or domestic partner dies	Benefits are provided to you (you are the Participant)

*For this purpose, a person is your "domestic partner" if:

- You and this person have a long-term, intimate, committed relationship with each other, which is demonstrated to be one of mutual caring, affection, and responsibility for each other's common welfare;
- You and this person hold yourselves out as in a relationship similar to marriage;
- You and this person intend to continue your relationship with each other indefinitely;
- You and this person meet the following marital status requirements:
    - If you and this person are of the opposite sex, both you and this person are unmarried to each other or anyone else; or
    - If you and this person are of the same sex, both you and this person are unmarried to anyone else;
- You and this person are each other's sole domestic partner;

- Both you and this person are at least 18 years of age;
- Both you and this person are capable to enter into a contract;
- You and this person are not related by blood closer than permitted by marriage law in your state of residence;
- You and this person share a principal residence and have lived together for at least six (6) consecutive months (and this six-month period immediately precedes the date you complete the domestic partnership affidavit);
- You and this person are jointly responsible to each other for basic living expenses; and
- The following timing requirements are met (as applicable):
    - At least six (6) months has elapsed since (i) the later of your divorce or this person's divorce from a previous spouse or (ii) the later of the death of your previous spouse or this person's previous spouse; and
    - At least six (6) months has elapsed since the date you notified the company that your previous domestic partnership ended (or the date your previous domestic partner was removed from your active coverage under this plan, if later).

Note: In order for your domestic partner to be covered, you and your domestic partner must complete the required domestic partner affidavit and agreement. Your domestic partner will only be covered if you have filed and not revoked a domestic partner affidavit with Travelers in a form acceptable to Travelers.

Benefits Provided

In the event of a covered death, the appropriate Participant will receive the following Survivor Support® benefits:

Initial Counseling Session
Ayco will schedule a session, in person or by telephone, with the Participant to review:

- The Participant's financial position
- Travelers benefits available due to the death
- Ayco's recommendations for establishing financial objectives and priorities

Personalized Financial Plan
Ayco will prepare a written summary of the initial counseling session, including a checklist of suggested action items.

Interactive Financial Planning Website
Participants will receive a six-month subscription to Aycofn®, Ayco's interactive financial planning website. This website includes financial modeling tools and reference materials on various subjects that may be of interest to Participants.

Telephone Access
Six months of unlimited, toll-free telephone access to Ayco financial counselors to address questions and assist in the implementation of the Personalized Financial Plan.

Survivor Support

Taxable Income

Survivor Support® benefits are taxable income for federal, and if applicable, state and local income tax and, in the case of Travelers employees, FICA. A Participant that is a Travelers employee who receives benefits will have up to $3,200 of taxable income reported on a W-2, and that amount will be subject to normal payroll withholding.

A Participant that is the spouse, domestic partner, or other family member of a deceased Travelers employee will have up to $3,200 of taxable income reported on Form 1099-MISC for the year in which Survivor Support® benefits are received.

Travelers' current practice is to make a payment to a Participant who receives Survivor Support® benefits to compensate the Participant for the tax impact of receiving the taxable income. This "tax gross-up" payment will be paid to the Participant no later than the end of the taxable year that immediately follows the taxable year in which the Participant remitted the taxes being grossed-up to the IRS. The "tax gross-up" payment is itself taxable income and will be reported on a W-2 or 1099-MISC.

How To Receive Benefits

After a covered death, an Ayco representative will contact the Participant to determine his or her interest in receiving benefits. More information about receiving benefits will be provided at that time.

TRAVELERS

Employee Programs

2009

Employee Benefits Program

Educational Assistance Program

Educational Assistance Program

Overview

Travelers has established the Educational Assistance Program to encourage and support employee development. Through the program, Travelers helps eligible employees pay the cost of certain eligible education classes and professional designation and certification programs.

You are not required to pay federal income taxes on the educational reimbursements you receive under this program. You may be required to pay state and local taxes, depending on the state and local taxes that apply to you. Contact your tax advisor for information regarding how state and local tax rules apply to you.

Effective Date

The program, as described below, is effective for classes started on or after January 1, 2009.

Eligibility

You are eligible to participate in the program if:

- You are a regular status, salaried employee of Travelers;
- You are scheduled to work at least 20 hours a week;
- You have six months of continuous service;
- Your base salary at the time you request pre-approval of your class is no more than $150,000; and
- You are currently meeting or exceeding the targets and expectations of your position, as determined by your manager.

You are NOT eligible to participate in the program if:

- You are a retiree;
- You perform services pursuant to a contract or agreement (whether verbal or written) which provides that you are an independent contractor or a consultant; or
- You perform services through and are paid by a third party, including an employee leasing or staffing agency.

Your family members are NOT eligible to participate in the program.

Eligible Classes

Eligible classes may include individual classes at either the undergraduate or graduate level (not doctoral level). Eligible classes may be classroom-based or taken in a distance education format. Eligible classes may include courses of self-study that prepare you for a designation or professional examination. Classes eligible for reimbursement under the program must be "job-related" OR "business-related" AND "required for development" AND taken at an "accredited institution." A class must be:

Job-Related
Classes relevant to the functions or skills required in performing the employee's current duties or likely future duties with Travelers are considered "job-related" under the program. **OR**

Business-Related
Classes relevant to for-profit business subjects such as accounting, economics, finance, mathematics, marketing, operations, statistics, and strategy are considered "business-related" under the program. **AND**

Required for Development
Job-related or business-related classes that are necessary to the employee's development in his or her current position or a likely future position with Travelers are considered "required for development" under the program. **AND**

At An Accredited Institution
You must take job-related or business-related classes that are required for development at an accredited institution unless the classes are self-study classes that prepare you for a designation or professional examination.

"Accredited institution" means any college, university or vocational/technical school accredited by a third party, the primary function of which is the presentation of formal instruction and which normally maintains a regular faculty and curriculum and normally has a regularly enrolled body of students in attendance where its educational activities are regularly carried on.

Example – Negotiations Class

John Smith is an underwriter. His underwriting knowledge and skills are up-to-date and he is currently meeting the expectations of his position. However, John and his manager have agreed that as part of his development plan, John should improve his negotiating skills. John would like to take a college level negotiations class, and John's manager agrees that the class would be a good way to develop the needed skills. Improved negotiating skills are BOTH "job related" (they are relevant to John's current duties as an underwriter) AND "required for John's development" (as documented in John's development plan). Under these circumstances, a negotiations class would be an eligible class under the program.

Under different circumstances, a negotiations class would not be an eligible class. If improvement of negotiating skills was not part of John's development plan, or if his manager did not consider the class to be a good way to develop the needed skills, a negotiations class would not be an eligible class under the program. In this case John's manager or the CFO of John's business unit would not approve John's application, since the class is not "required for John's development."

Educational Assistance Program

Prior Approval

Travelers will only reimburse you for eligible expenses for eligible classes and only if you receive prior approval. (To receive actual payment for an approved class, you must satisfy the Requirements for Reimbursement on the next page.)

To receive prior approval, you must submit an Education Reimbursement application to your immediate manager before registering for a class. You must follow the directions on the form and include all required information.

If your immediate manager approves the Education Reimbursement application, it will be forwarded to the chief financial officer (CFO) of your business unit/staff department for approval. Both your immediate manager and the CFO of your business unit/staff department must approve your application. Your immediate manager and the CFO of your business unit/staff department have discretion to determine if eligible classes will be approved.

Qualified Educational Expenses

The following types of expenses are qualified educational expenses and eligible for reimbursement under this program (provided you received prior approval and you satisfy the Requirements for Reimbursement on the next page):

- Classes for professional designation and certification programs:
    - Class tuition;
    - Class textbooks; and
    - Required (non-optional) fees, such as registration, exam or matriculation fees.

A professional designation or certification program is a program designed to assist you with attaining a designation or certification in your field. Examples of professional designations in insurance include Chartered Property Casualty Underwriter (CPCU), Associate in Risk Management (ARM), and Associate in Claims (AIC). There are professional designations in other fields, including marketing, information technology, investments, human resources, and others. To be eligible for reimbursement, the professional designation or certification program must be widely recognized in your field for preparing professionals to excel in their careers. If you have a question about whether a professional designation or certification program will be eligible for reimbursement, please discuss your question with your manager before you enroll in the program.

- All other classes:
    - Class tuition only.

However, any benefits under the program will he reduced by the amount of any financial assistance you receive from other sources, including, but not limited to, public or private scholarships or governmental student aid.

In addition, qualified educational expenses do NOT include the following:

- Meals, lodging or transportation expenses incidental to taking the class, and
- Any tools and supplies (other than textbooks for professional designation and certification programs) you may retain after the end of the class.

Educational Assistance Program

Maximum Yearly Benefit

The maximum amount of reimbursement you may receive for qualified educational expenses under this program and all other qualified programs provided by Travelers is $5,250 per calendar year. All qualified educational expenses count toward the $5,250 calendar year maximum in the year they are reimbursed.

Requirements For Reimbursement

Upon the completion of a prior approved class, Travelers will reimburse you for qualified educational expenses, provided you satisfy the following requirements:

- You are a regular status, salaried employee of Travelers at the time the reimbursement is approved and paid, unless you were terminated due to a reduction in force (see below for definition of “reduction in force”);
- You are scheduled to work at least 20 hours a week;
- You are currently meeting or exceeding the targets and expectations of your position, as determined by your manager; and
- You received a passing grade of a “P” or “C” or better.

Requirements For Reimbursement For CPCU Classes Only

For the first two of any eight classes required for the Chartered Property Casualty Underwriter (“CPCU”) professional designation:

- The requirements for reimbursement for the first two of any eight classes required for CPCU professional designation are the same as for any other eligible class under the program.

For the remaining six of any eight classes required for CPCU professional designation:

The requirements for reimbursement for the remaining six of any eight classes required for CPCU professional designation are the same as for any other eligible class under the program, except for the following:

- If you have received passing grades for all of your previous CPCU classes, Travelers will reimburse you for qualified educational expenses prior to receiving a passing grade for your current class.

Requirements For Reimbursement For Employees Terminated Due To A Reduction In Force

If you were terminated due to a reduction in force while your pre-approved class was in progress, you will still be eligible for reimbursement under the program at the completion of the course, provided that you received a passing grade of “P” or “C” or better.

“Reduction in force” has the same meaning for this program as it does for The Travelers Severance Plan (“the Severance Plan”). Whether your termination was due to a reduction in force will be determined under the Severance Plan; that determination will be given effect under the program.

Applying For Reimbursement

If you meet the above requirements for reimbursement, you must send the following documents to the Employee Services Unit (ESU) after the documents have been reviewed and approved by your immediate manager:

- The reimbursement application form (approved for payment by your immediate manager);
- School receipts detailing tuition you paid (not canceled checks);
- Detailed receipts for books and non-optional fees (not canceled checks);
- The official class description; and
- Grade reports indicating successful completion (the attainment of the required grade on the previous page).

You must apply for reimbursement within 180 days after completing the class.

Amount Of Reimbursement

The percent reimbursement of any eligible expenses will be:

- 100% for eligible classes in which you received a grade of A, B or “P” (passing)
- 75% for eligible classes in which you received a grade of C.

Part-time employees will receive a pro-rated percent reimbursement of the applicable reimbursement percent for the grade received, as follows:

- 75% reimbursement for employees scheduled to work 30-39 hours per week
- 50% reimbursement for employees scheduled to work 20-29 hours per week.

Payments

The ESU will process reimbursement payments in the same cycle as payroll. You will usually receive education reimbursement payments within three weeks of submitting a completed application to the ESU. Education reimbursement payments are issued separately from payroll checks.

Repayment Of Reimbursement

If you voluntarily terminate employment, you must repay any reimbursements received under this program during the 12 months prior to your termination. Submitting your request for reimbursement under the program signifies your acceptance of this term of the program.

2009 Employee Benefits Program

Excess Liability

Excess Liability

The Excess Liability program, which is underwritten by Executive Risk Indemnity Inc., provides additional personal excess liability insurance that extends beyond the primary coverage that you already have on your home, auto, watercraft, and recreational vehicles. Executive Risk Indemnity, Inc. has issued a policy describing the benefits available under this program. For more information, consult the policy. If there are any inconsistencies between this summary and the policy issued by Executive Risk Indemnity, Inc., the policy will govern.

Eligibility

You are eligible to participate in the program if:

- You are scheduled to work at least 20 hours a week; and
- You meet the pre-requisite coverage requirements listed below

When Coverage Begins

Your coverage begins on the first day of a calendar year, if you enroll during the annual benefit enrollment period (which is your only opportunity to enroll).

You must maintain coverage for the entire year. You may not elect to discontinue coverage for any reason, including a Qualified Status Change.

Coverage Requirements

The plan requires that you maintain the following primary limits to avoid any gap in protection:

- Personal Liability (homeowners) for personal injury and property damage in the minimum amount of $100,000 each occurrence.
- Registered vehicles in the minimum amount of $250,000/$500,000 bodily injury and $100,000 property damage; or $300,000 single limit each occurrence. Registered vehicles include motorcycles and motor homes.
- Unregistered vehicles in the minimum amount of $100,000 bodily injury and property damage each occurrence.
- Watercraft less than 26 feet and 50 engine rated horsepower or less for bodily injury and property damage in the minimum amount of $100,000 each occurrence.

Excess Liability

- Watercraft 26 feet or longer or more than 50 engine rated horsepower for bodily injury and property damage in the minimum amount of $500,000 each occurrence.

- Uninsured motorist protection in the minimum amount of $250,000/$500,000 bodily injury, or $300,000 single limit occurrence.

Options And Cost

You pay the entire cost of this plan with automatic post-tax payroll deductions.

The Excess Liability policy provides the following coverage options:

Excess Liability Cost			
Personal Excess Liability Coverage	**Excess Uninsured Motorist Limit of Liability**	**Annual Rate**	**Monthly Rate**
$25,000,000	$2,000,000	$3125.00	$260.42
$20,000,000	$2,000,000	$2500.00	$208.33
$15,000,000	$2,000,000	$1875.00	$156.25
$10,000,000	$2,000,000	$1250.00	$104.17
$5,000,000	$2,000,000	$625.00	$52.08

Payment For Loss

The excess liability program will pay up to the amount of covered damages listed in the chart for any one occurrence, regardless of how many claims, homes, vehicles, watercraft or people are involved. The program pays only for covered damages in excess of all underlying insurance coverage, even if the underlying coverage is for more than the minimum amount.

Who Is Covered

The following are covered under this program:

- you or a family member;
- any person using a vehicle or watercraft covered under this policy with permission from you or a family member;
- any person or organization with respect to their legal responsibility for acts or omissions of you or a family member; or
- any combination of the above.

Excess Liability

Exclusions

There are a number of exclusions that are set forth in the policy issued by Federal Insurance Company. You should consult the policy for more information.

No Endorsement

Although Travelers has agreed to make this excess liability coverage available through the plan, Travelers in no way endorses the Federal Insurance Company program. You are under no obligation to participate in the program and are free to select other insurance coverage outside the plan.

TRAVELERS

The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com