

Rate Structure & Coverage Options

Tips for Choosing a Coverage Level



- Have your customers add up their major wedding expenses for the reception, attire, photographer/videographer, flowers, music, etc. You'll get a good idea of the investment you want to protect from unexpected loss.
- Use the chart (see other side) to select the level of coverage that best meets your customers' needs.
- Please note, the options in each coverage level cannot be altered. If your customer is spending a higher amount in certain categories (for example, special attire) they may need to choose a higher level of coverage.



New! Liquor Liability Coverage

Now you can purchase liquor liability coverage up to \$1 million to provide added protection.



| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | Level 6 | Level 7 | Level 8 | Level 9 | Level 10 |
|--|---------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|
| Core Coverage | | | | | | | | | | |
| Coverage A - Cancellation/Postponement | \$7,500 | \$15,000 | \$25,000 | \$35,000 | \$50,000 | \$75,000 | \$100,000 | \$125,000 | \$150,000 | \$175,000 |
| Coverage B - Additional Expense | \$1,500 | \$3,000 | \$5,000 | \$7,000 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 |
| Coverage C - Event Photographs/Video | \$1,500 | \$2,000 | \$2,500 | \$3,000 | \$3,500 | \$4,500 | \$6,000 | \$7,500 | \$9,000 | \$10,500 |
| Coverage D - Event Gifts | \$1,000 | \$1,500 | \$2,000 | \$2,500 | \$3,000 | \$4,000 | \$5,500 | \$7,000 | \$8,500 | \$10,000 |
| Coverage E - Special Attire | \$1,500 | \$2,000 | \$2,500 | \$3,000 | \$3,500 | \$4,500 | \$6,000 | \$7,500 | \$9,000 | \$10,500 |
| Coverage F - Special Jewelry | \$1,000 | \$1,500 | \$2,000 | \$2,500 | \$3,000 | \$4,000 | \$5,500 | \$7,000 | \$8,500 | \$10,000 |
| Coverage G - Lost Deposits | \$1,000 | \$1,500 | \$2,000 | \$2,500 | \$3,000 | \$4,000 | \$5,500 | \$7,000 | \$8,500 | \$10,000 |
| Core Coverage Premium | \$160 | \$210 | \$255 | \$300 | \$355 | \$500 | \$615 | \$735 | \$870 | \$1,025 |

Liability Coverage

| | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Premium For \$1M Liability with \$25k PD* | \$165 | \$165 | \$165 | \$165 | \$165 | \$165 | \$165 | \$165 | \$165 | \$165 |
| Premium For \$1M Liability with \$250k PD* | \$180 | \$180 | \$180 | \$180 | \$180 | \$180 | \$180 | \$180 | \$180 | \$180 |
| Premium For \$1M Liability with \$1M PD* | \$200 | \$200 | \$200 | \$200 | \$200 | \$200 | \$200 | \$200 | \$200 | \$200 |

Total Premium (core coverage plus liability coverage)

| | | | | | | | | | | |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|---------|---------|
| Total Premium (\$25k PD) | \$325 | \$375 | \$420 | \$465 | \$520 | \$665 | \$780 | \$900 | \$1,035 | \$1,190 |
| Total Premium (\$250k PD) | \$340 | \$390 | \$435 | \$480 | \$535 | \$680 | \$795 | \$915 | \$1,050 | \$1,205 |
| Total Premium (\$1M PD) | \$360 | \$410 | \$455 | \$500 | \$555 | \$700 | \$815 | \$935 | \$1,070 | \$1,225 |

Liquor Liability Coverage (To add liquor liability coverage, select the rate that corresponds to the number of guests attending the event and add it to the Total Premium.)

| Number of Guests | 1-50 | 51-100 | 101-150 | 151-200 | 201-250 | 251-300 | 301-350 | 351-400 |
|------------------|------|--------|---------|---------|---------|---------|---------|---------|
| Rate | \$50 | \$50 | \$50 | \$65 | \$80 | \$95 | \$110 | \$125 |

*Note: Liability coverage is optional



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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 are subject to individual insureds meeting our underwriting qualifications and to state availability.

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