



Travelers Auto and Home Insurance Program for Rails West Federal 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 special 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. Ask a Travelers licensed insurance representative about the advantages of switching before your current coverage expires.

Coverage

Q. What coverages are available through this program?

A. Travelers could meet an array of your personal insurance needs. You can personalize your policy by adding coverage options and packages to meet your specific insurance needs. Plus, you could save up to 16% on your auto when you also purchase your home or condo insurance and other policies from 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 that 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 offers several convenient payment options. From electronic funds transfer from your checking or savings account to recurring credit card, bill by mail, pay by phone or online, 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.

Get a free, no-obligation quote today!

Call 866.342.3599 or visit travelers.com/railswestfcu.

Q. Why should I consider automatic recurring payments?

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

- The convenience of having one fewer bill you have to remember to pay.
- No postage to pay or check to write.

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: 866.342.3599.

Claims

Q. What if I have a claim?

A. If you ever have an auto or 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, you will be contacted by a Travelers Claim professional after you report your loss. Travelers has a variety of convenient inspection options, and your Travelers Claim professional will be there to guide you through the claim process. We understand that most of our customers are not insurance experts, so we are here to help.

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 or the MyTravelers® mobile app.

Contact Travelers

Call 866.342.3599 or click on travelers.com/railswestfcu.



travelers.com/railswestfcu

*Discounts are subject to eligibility and state availability. Multi-policy auto savings of up to 16% is a countrywide average when insuring auto, home and three additional policies. Discount amount may vary by state.

Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all products, features or coverages available in all areas or states. Other terms, conditions or exclusions may apply.

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