

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 opposite page) 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



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

travelers.com

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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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