

P E R S O N A L L I N E S

TRAVELERS HOMESAVER MANUAL

CALIFORNIA

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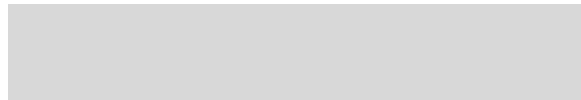
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TRAVELERS
HOMESAVER PROGRAM - CALIFORNIA
Travelers Property Casualty Insurance Company

CHECKING SLIP

Rule Governing Application of Revised Rules and Rates - All Companies
This change is effective **6/03/2019**.

Pages Revised

Amendatory Endorsement

Rule 210

Rev. 06/03/2019

MEMORANDUM OF CHANGES

The following update has been made to the General Rules Section:

Amendatory Endorsement – Rule 210 has been revised to include reference to the Wildfire Defense Services endorsement.

California Homesaver Risk Selection Guide and Eligibility Requirements

The following guidelines will assist you in identifying risks that are eligible for our HOMESAVER program. These guidelines will not be applied in any manner that conflicts with the insurance laws or regulations of the state. Submissions outside these guidelines must be approved by underwriting prior to binding.

I. AN ACCOUNT IS NOT ELIGIBLE IF IT INVOLVES ANY OF THE FOLLOWING:

- A. Liability exposures involving any attractive nuisance type exposure including, but not limited to, trampolines, skateboard ramps, bicycle jumps and swimming pools that are not fenced or secured (e.g. electric retractable safety cover or retractable locking ladder).
- B. An animal or pet that is vicious or has previously bitten or injured, or if any occupant has a dog of the breed shown: Akita, Alaskan Malamute, American Bull Terrier, American Staffordshire Terrier, Chow Chow, Doberman Pinscher, Mastiffs, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, any wolf hybrid or any mix of these breeds.
- C. Is subject to landslide or mudslide, but not limited to a dwelling built on a hillside, stilts and/or pilings, or is on a slope greater than 22 degrees (40%).
- D. Is located in a company designated earthquake area.
- E. Is a dwelling with coverage A value of \$1,500,000 or more with no monitored central station fire alarm system. Owner occupied dwellings with coverage A value of \$1,500,000 or more must also have a monitored central station burglar alarm system.
- F. Is a dwelling without a central station monitored low temperature sensor or monitored water flow sensor and has either:
 - 1. Coverage A of \$1,500,000 or more; or
 - 2. Coverage A of \$500,000 or more which is unoccupied more than 3 months of the year.
- G. Is vacant, unoccupied, or for sale.
- H. Is a log home.
- I. Is a mobile home/manufactured home.
- J. Contains a converted coal furnace, kerosene heater, electric space heater, or wood, pellet, or coal stove as the primary source of heat.
- K. Is held for rent and contains a converted coal furnace or a wood, pellet, or coal stove as an alternate or supplemental source of heat.
- L. Has no local management of rental property by owner or designated third party.
- M. Applicant is other than a private individual or a family-held corporation.
- N. Is subject to flood or wavewash (all Flood Zones V and A) unless the risk is covered by a Flood Policy up to the Coverage A limit or the FEMA maximum of \$250,000 Coverage A.
- O. Applicant owns more than nine rental dwellings or condominiums.
- P. Is a secondary or seasonal home which is an ISO protection class 9 or 10 or ending in X or W and we do not write the primary dwelling.
- Q. Is a dwelling/condo rented to others and the applicant does not require their tenants to have a minimum 6 months lease.

II. IF THE APPLICANT:	<u>New Business</u>	<u>Renewal</u>
Has a previous loss history of: Loss experience period:	3 years	3 years
The number of losses does not exceed: -Catastrophe losses (serial numbered)	1	2
-Losses caused by water, fire or flood (* Loss experience is five years)	Submit to Company Unbound*	1
-Non-catastrophe/all other losses	1	2
Total number of losses of all types and amounts (excluding closed without payment losses) does not exceed: Note: A single loss may make an account ineligible when an insured's conduct (behavior) has significantly contributed to the occurrence resulting in the loss and therefore may increase the potential for future losses. If any prior structural loss is at the risk address, the condition causing the loss must have been repaired.	1	2

III. CONDITION OF DWELLING/CONDOMINIUM:

- A. The dwelling and all major systems (plumbing, heating, electrical, roof) must be in good condition and have no unrepaired conditions or any uncorrected fire or building code violations. If the dwelling is more than 25 years old, the Modernization Section of the ACORD application must be completed. All dwellings are subject to inspection. Dwellings located in high wildfire exposure areas are also subject to an inspection for adherence to defensible space guidelines as defined in PRC 4291 or guidance published by The Department of Forestry and Fire Protection (CAL FIRE).

Modernization Requirements:

- Roof must have been replaced within the past 25 years (except tile roofs or similar "lifetime" roof materials);
 - Oil furnace/burner cannot be older than 25 years or gas furnace/burner cannot be older than 35 years; and
 - Electrical must have circuit breakers in whole or in part, a minimum of 100 amp service and no knob and tube wiring. (applies to each rental unit in a multi-family dwelling).
- B. Heating must be a central heating system or thermostatically controlled electric heating system. If the central heating system includes a wood or coal burning furnace as the primary heat source, the dwelling must have a backup oil or gas central heating system or thermostatically controlled electric heating system. (Note: A converted coal furnace, kerosene heater, electric space heater or wood/coal/pellet stove cannot be the primary source of heat). All wood, pellet and coal stoves require completion of the Supplemental Heating Questionnaire. These stoves must be professionally installed or approved by the local fire department or building inspector.

IV. RISKS INVOLVING ANY OF THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER:

- A. Is located out of state unless a prior agreement exists between the company and the agency. If the agent has appropriate non-resident licenses, the risk may be submitted unbound for consideration.
- B. Is a short-term rental exposures - defined as lease agreements shorter than six months.
- C. Is under construction.
- D. Has more than 2 rooming or boarding exposures or more than one family in a single unit, or is a group home. (Note: Group homes must be referred to Commercial Lines for appropriate handling.)
- E. Has an incidental business occupancy, which involves client traffic on the premises.
- F. Was originally built for other than dwelling occupancy or is currently used for other than private residential purposes, either in whole or in part.
- G. Is located in Fire Protection Class 9 or 10 or equivalent area.
- H. Is an owner-occupied risk that has a wood, pellet or coal stove as an alternate or supplemental source of heat. All wood, coal and pellet stoves require completion of the Supplemental Heating Questionnaire. These stoves must be professionally installed or approved by the local fire department or building inspector.
- I. Has farming/ranching operations conducted on the premises.
- J. There are one or more losses in the past 3 years.
- K. Is a multi-family dwelling and more than 1 of the rental units is unoccupied or vacant.
- L. The home is a foreclosure purchase or short sale from the prior owner.
- M. Dwellings with an ISO FireLine Brush Score of 5 – 7.
- N. If any occupant has a dog of a breed listed in Section I.B. above and that dog is a service or emotional support animal with proper certification and/or training.

V. CATASTROPHE MANAGEMENT:

- A. The following Risks are ineligible:
- a. Risks with an ISO FireLine Brush score of 4 – 30
 - b. Risks with an ISO FireLine fuel score of 4 or 5
- B. Designated brush areas are determined based on ZIP Code and brush fuel at the location and/or in the surrounding area.

The following risks are ineligible if located in the ZIP codes shown below:

1. Risks with an ISO fuel score of 3, or
2. Risks with an ISO fuel score 1 or 2 and the SHIA (Special Hazard Interface Area) indicator is present

90046	91344	91739	92064	92320	92374	92504	92553	92592	92886
90077	91350	91741	92065	92321	92376	92505	92555	92595	92887
90265	91351	91752	92071	92322	92377	92506	92557	92596	93015
91040	91354	91759	92078	92324	92382	92507	92562	92651	93023
91301	91355	91765	92084	92325	92385	92508	92563	92675	93060

91302	91362	91914	92127	92335	92397	92509	92567	92676	93063
91303	91364	91917	92128	92336	92399	92518	92570	92679	93065
91304	91367	91935	92131	92337	92401	92521	92571	92808	93105
91306	91377	91963	92220	92344	92404	92530	92582	92823	93108
91307	91381	91978	92223	92346	92405	92532	92583	92860	93510
91311	91384	91980	92230	92350	92407	92543	92584	92862	93551
91321	91387	92009	92262	92352	92408	92544	92585	92879	95018
91324	91390	92021	92282	92354	92410	92545	92586	92880	95030
91326	91708	92025	92313	92358	92411	92548	92587	92881	
91340	91709	92028	92316	92359	92501	92549	92590	92882	
91342	91737	92040	92317	92373	92503	92551	92591	92883	

The following risks are ineligible if located in the ZIP codes shown below:

1. Risks with an ISO fuel score 2 or 3 and the SHIA (Special Hazard Interface Area) indicator is present

90263	91320	91711	91901	92067	92386	93536
90290	91325	91724	91902	92070	92610	94611
91001	91352	91730	91906	92082	92673	
91010	91360	91740	91913	92129	92688	
91011	91361	91748	91915	92240	92692	
91016	91371	91761	91977	92308	92694	
91042	91501	91764	92019	92314	92807	
91104	91502	91768	92020	92315	93003	
91201	91504	91773	92026	92333	93012	
91202	91701	91784	92027	92339	93021	
91203	91702	91789	92029	92345	93066	
91206	91710	91792	92055	92371	93532	

The following risks are ineligible if located in the ZIP codes shown below:

1. Risks with an ISO FireLine fuel score of 3

90049	92069	95005	95257	95633	95682	95726	95956	96120
90065	92119	95006	95335	95634	95684	95728	95959	96122
90068	93001	95033	95346	95635	95685	95735	95960	96124
90210	93022	95223	95370	95636	95689	95910	95969	96125
91024	93103	95224	95372	95642	95701	95915	95971	96137
91103	93271	95228	95383	95646	95703	95923	95975	96140
91107	93424	95232	95461	95651	95709	95934	95977	96141
91207	93426	95233	95601	95656	95713	95936	95983	96142
91214	93529	95245	95602	95658	95714	95942	95984	96143
91403	93531	95246	95603	95664	95715	95944	95986	96145
91423	93541	95247	95614	95665	95717	95945	96020	96146
91604	93546	95248	95619	95666	95720	95946	96103	96148
91916	93644	95249	95623	95667	95721	95947	96105	96150
91962	93664	95251	95629	95672	95722	95949	96106	96161
92036	95003	95255	95631	95675	95724	95954	96111	96162

VI. REFER TO COMPANY IF AMOUNT OF INSURANCE ON:

A. Dwelling:

1. Coverage A is less than 60% of replacement cost if basis of loss settlement is ACV or Repair Cost.
2. Coverage A is less than 100% replacement cost if basis of loss settlement is Replacement Cost.
3. Coverage A exceeds \$1,000,000.

B. Tenants:

Coverage C exceeds \$500,000.

C. Condominiums:

Coverage C exceeds \$500,000.

D. Liability:

Coverage request is greater than \$300,000.

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Travelers Property Casualty Insurance Company

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TRAVELERS

HOMESAVER PROGRAM - CALIFORNIA

Travelers Property Casualty Insurance Company

GENERAL RULES

The Homesaver Policy Program provides property and liability coverages using the forms and endorsements specified in this manual. This manual contains the rules and classifications governing the writing of the Homesaver Policy.

RULE 101.

LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. The limits of liability required under the Homesaver policy are as follows:

Section I	FORM HS 661	FORM HS 662	FORM HS 663	FORM HS 664	FORM HS 665
Coverage A- Dwelling Minimum Limit	No Minimum Limit	Refer to Rule 408	No Minimum Limit	Refer to Rule 408	NA
Coverage B- Other Structures	10% of Limit on Dwelling	10% of Limit on Dwelling \$1,000 Minimum	10% of Limit on Dwelling	10% of Limit on Dwelling \$1,000 Minimum	NA
Coverage C- Personal Property	50% of Limit on Dwelling 30% of limit on Dwelling for three family dwellings	\$5,000 Minimum Limit	\$2,000 Minimum Limit \$5,000 Minimum Limit with Earthquake Coverage (Household Furnishings)	\$5,000 Minimum Limit (Household Furnishings. May be reduced to \$2,000)	\$5,000 Minimum Limit
	25% of Limit on Dwelling for four family dwellings				
Coverage D- Loss of Use	10% of Limit on Dwelling	20% of Limit on Coverage C	10% of Limit on Dwelling	20% of Limit on Coverage C	20% of Limit on Coverage C

Section II (Optional)

All Forms

Coverage E - Personal or Premises Liability \$100,000 Each Occurrence

Coverage F - Medical Payments to Others \$1,000 Each Person

B. All Forms. The limit of liability for Coverages C and D of Section I, and E and F of Section II, may be increased.

C. FORMS HS 661 and HS 663. Under Coverage B of Section I, an additional amount of insurance may be written on a specific structure.

D. FORM HS 662 and HS 664. The limit of liability for Coverage A of Section I may be increased. Refer to Rule 408.

RULE 102**DESCRIPTION OF COVERAGES**

The following is a general description of the coverages provided by the individual Homesaver policy forms. The policy should be consulted for exact contract conditions.

A. Section I Coverages - Property Damage

Form 661 For Home Owners	Form 662 For Unit - Owners	Form 663 For Rental Dwellings	Form 664 For Rental Unit - Owners	Form 665 For Apartment Renters
Coverage A - Dwelling	Coverage A - Dwelling	Coverage A - Dwelling	Coverage A - Dwelling	NA
Coverage B - Other Structures	Coverage B - Other Structures	Coverage B - Other Structures	Coverage B - Other Structures	NA
Coverage C - Personal Property	Coverage C - Personal Property	Coverage C - Household Furnishings	Coverage C - Household Furnishings	Coverage C - Personal Property
Coverage D - Loss of Use	Coverage D - Loss of Use	Coverage D - Loss of Use	Coverage D - Loss of Use	Coverage D - Loss of Use

1. ALL FORMS. Covers all eligible property for loss caused by:

Fire or lightning	Vehicles
Windstorm or hail	Smoke
Explosion	Volcanic eruption
Riot or civil commotion	Vandalism or malicious mischief
Aircraft	

2. BROAD PERILS COVERAGE Endorsement **HS 00 02 - All Forms.** Adds the following additional named perils:

Falling objects	Sudden and accidental tearing apart, cracking, burning or bulging
Weight of ice, snow or sleet	Freezing
Accidental discharge or overflow of water or steam	Sudden and accidental damage from electrical current

3. SPECIAL COVERAGE Endorsement **HS 00 03 - All Forms except HS 665.** Covers Dwelling, Other Structures, and Loss of Use against risks of physical loss, with certain exceptions. Personal Property is covered for the same perils as provided in **BROAD PERILS COVERAGE HS 00 02.**

RULE 102**DESCRIPTION OF COVERAGES (continued)**

Forms HS 661 and HS 663, SPECIAL COVERAGE endorsement **HS 00 03** provides additional insurance for Coverage A only when loss to the dwelling building exceeds the limit of liability shown on the Declarations. An additional amount of 50% of the Coverage A limit of liability is provided.

Eligibility:**FORM HS 661 & HS 663****A. Replacement Cost Calculation/Verification:****Estimator Requirements**

1. Dwellings under 30 years of age, Coverage A values less than \$250,000 and no unusual construction features: Square Foot Method only.
2. Dwellings 30 years of age and older or Coverage A values \$250,000 to \$500,000: Square Foot Method only. A photograph of dwellings 30 years and older must be submitted.

Appraisal / Outside Inspection Requirements

1. Dwellings with unique, unusual or special construction features.
2. Dwellings with values \$500,000 or more: Appraisal, Full Replacement Cost Inspection Report or Engineer's Survey.

Insurance to Value Requirements:

1. Coverage A must be a minimum of 100% of replacement cost.
2. Coverage A must be upgraded annually, at renewal, in accordance with Rule 404.
3. Market value must be at least 70% of the replacement cost.
4. Modified Loss Settlement is not available.

B. Ineligible Risks:

1. Dwellings in the course of construction.
2. Row houses/townhouses.

C. Coverage Options

50% Additional Amount of Coverage A.

Use Special Coverage endorsement **HS 00 03**.

B. Section II Coverages - Liability (Optional)**Forms HS 661,662 and 665**

Coverage E - Personal Liability

Coverage F - Medical Payments to Others

1. **Personal Liability:** Covers payment on behalf of any insured of all sums for which the insured becomes legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
2. **Medical Payments to Others:** Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

Forms HS 663 and 664

Coverage E - Premises Liability

Coverage F - Medical Payments

1. **Premises Liability:** Covers payment on behalf of the insured of all sums for which the insured becomes legally obligated to pay as damages because of bodily injury or property damage arising out of the insured's premises.
2. **Medical Payments:** Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of the insured premises.

RULE 103.**MANDATORY COVERAGES**

It is mandatory that insurance be written for all coverages provided under Section I and, if applicable, Section II of the Homesaver policy.

RULE 104.**ELIGIBILITY**

A. FORM HS 661 - for Home Owners may be issued:

1. To an owner-occupant of a dwelling which is used exclusively for private residential purposes (except otherwise eligible for a Homesaver policy; see item F. below) and contains not more than four families with not more than two boarders or roomers per family; or
2. To the occupant of a dwelling under a life estate arrangement; the owner's interest in the building and premises liability may be covered using Endorsement **HS-04 41** - Additional Insured; or

3. To cover dwellings in the course of construction provided the policy is issued in the name of the intended owner of the dwelling. A builder (contractor) may be designated as an additional insured.

4. When a two, three or four family dwelling is occupied by co-owners, each occupying a separate apartment, a Homesaver policy providing building coverage may be issued to only one of the co-owners occupying the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability. A separate Homesaver policy **FORM HS 665** may be issued to the co-owners occupying the other apartments in the dwelling.

It is permissible to extend the Homesaver policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.

Use Additional Insured Endorsement **HS 04 41**.

B. FORM HS 662 for Unit-Owners may be issued to the owner-occupant of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in item F. below) and is not occupied by more than one additional family or more than two boarders or roomers.

C. FORM HS 663 for Rental Dwellings may be issued:

1. To an owner who is not the occupant of a dwelling which is used exclusively for private residential purposes (except otherwise eligible for a Homesaver policy; see item F. below) and contains not more than four families with not more than two boarders or roomers per family; or
2. To cover dwellings in the course of construction provided the policy is issued only in the name of the intended owner of the dwelling.

- D. FORM HS 664 for Rental Unit-Owners** may be issued to the owner of a condominium or cooperative unit which is used exclusively for residential purposes (except as provided in item F. below) and is not occupied by more than two boarders or roomers.
- E. FORM HS 665 for Apartment Renters** may be issued:
 - 1. To the tenant (non-owner) of a dwelling, condominium-unit or an apartment situated in any building; or
 - 2. the owner-occupant of a dwelling or building containing an apartment who is not otherwise eligible for a Homesaver policy under item A. above, provided the residence premises occupied by the insured is used exclusively for residential purposes (except as provided in item F. below) and is not occupied by more than one additional family or more than two boarders or roomers.
- F. Incidental office, private school and studio occupancies** are permitted provided:
 - 1. the premises is occupied principally for private residential purposes, and
 - 2. there is no other business conducted on the premises.
- G.** Subject to all other sections of this rule, a Homesaver policy may be issued to cover a seasonal dwelling.
- H. Farm Property:** A Homesaver policy will not be issued covering any property to which farm forms or rates apply under the rules of Travelers. In no event will a policy be issued to cover any property situated on premises used for farming purposes.

**RULE 105.
SECONDARY RESIDENCE PREMISES**

Same or Other State

Homesaver coverage on a secondary residence premises is provided under a separate policy. All the rules of this Manual will apply except that when the company issuing such policy also covers the initial premises under a Homesaver policy and the number of such policy is indicated in the policy covering the secondary premises, the rules are modified as follows:

- A.** When the secondary location is a dwelling, the minimum limit of liability for Coverage C of Section I at the secondary premises is 25% of the limit for Coverage A, and
- B.** If Section II coverage applies at the primary location, such coverage must be extended to include the secondary premises.

Premium

Apply the charge for an additional insured location shown on the Declarations of the policy covering the initial residence premises. See Rule 602.

**RULE 106.
PUBLIC PROTECTION CLASSIFICATIONS AND INFORMATION**

A. Classifications

Public Protection Class listings and applicable Class Codes are shown in the Territory Protection / Construction Classification Table.

B. Protection Information

The Public Protection Class listings in the ISO Community Mitigation Classification Manual apply to risks insured under Homesaver Program policies.

- 1. The Public Protection Class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (e.g. 8, 7, 6, etc.).
- 2. In a classified area where two or more classifications are shown (e.g. 6 /6X), the classification is determined as follows:

Distance to Recognized Responding Fire Station	Class
a. Five road miles or less with recognized water source within 1,000 feet:	*
b. Five road miles or less with recognized water source beyond 1,000 feet:	**
c. Water 10: 1. More than 5 but less than or equal to 7 miles within a recognized water source within 1,000 feet 2. More than 5 but less than or equal to 7 miles and a footnote indicates there is an alternate creditable water supply	10W
* First Public Protection Class (e.g. 6/6X: Use Class 6)	
** Second Public Protection Class (e.g. 6/6X:Use Class 6X)	

3. For jurisdictions or areas not qualifying for 2.a., 2.b., 2.c. above or not listed in the ISO Community Mitigation Classification Manual, Class 10 applies.
4. Subscription Fire Departments, including those located in split-classified communities, are indicated by a footnote in the ISO Community Mitigation Classification Manual. Class 10 applies to individual properties that do not subscribe to the listed subscription fire department.
5. Definitions
 - a. "Recognized responding fire station" means a fire station meeting the minimum criteria of ISO's Fire Suppression Rating Schedule (FSRS).
 - b. "Primary fire department" means the fire department that has primary overall responsibility for the jurisdiction.
 - c. "Recognized water source" means a water source meeting the minimum criteria of ISO's Fire Suppression Rating Schedule (FSRS).
 - d. "Alternate creditable water supply" means a water supply delivered by fire department operations to areas beyond 1,000 feet of a creditable water supply source.

RULE 107.

CONSTRUCTION DEFINITIONS

- A. Frame:** Exterior walls of wood or other combustible construction including wood ironclad, stucco on wood or plaster on combustible supports.
- B. Masonry Veneer:** Exterior walls of combustible construction veneered with brick or stone.
- C. Masonry:** Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and floors and roofs of combustible construction, disregarding floors resting directly on the ground.
- D. Superior Construction:**
 1. **Non-combustible:** Exterior walls and floors and roof constructed of and supported by metal, asbestos, gypsum or other non-combustible materials.
 2. **Masonry non-combustible:** Exterior walls constructed of masonry materials as described in C. above, and floors and roof of metal or other non-combustible materials.
 3. **Fire resistive:** Exterior walls and floors and roof constructed of masonry and other fire resistive materials.

Note: Masonry / Frame (mixed): A combination of both masonry and frame construction is classed as frame when the exterior walls of frame construction, including gables, exceed 331/3% of the total exterior wall area. Otherwise, classify as Masonry.

RULE 108.

SEASONAL DWELLING DEFINITION

A seasonal dwelling is a dwelling with continuous un-occupancy of three or more consecutive months during any one year period.

RULE 109.

SINGLE BUILDING DEFINITION

- A.** All buildings or sections of buildings which are accessible through unprotected openings are considered a single building.
- B.** Buildings which are separated by space are considered separate buildings.
- C.** Buildings or sections of buildings which are separated by
 1. A six inch reinforced concrete or an eight inch masonry party wall, or
 2. A documented, minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions

which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall, are considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above must be protected by at least a Class A fire door installed in a masonry wall section.

RULE 201.**POLICY PERIOD**

The Homesaver policy is written for a period of one year and may be continued for successive policy periods based upon the premiums, forms and endorsements then in effect for Travelers.

RULE 202.**CHANGES, CANCELLATIONS OR REDUCTIONS**

- A. It will not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is canceled.
- B. If insurance is canceled or reduced, or in the event of foreclosure of the mortgage on the insured real property, the earned premium is computed on a pro rata basis.
- C. Additional premiums for policy changes occurring during the current policy term are computed pro rata of the annual premium.

RULE 203.**MANUAL PREMIUM REVISION**

A Manual premium revision, meaning any revision of premium applicable to the Homesaver Program, including changes due to reclassification of a community or district, is made in accordance with the following procedures:

- A. The effective date of such revision is as announced.
- B. The revision will apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- C. When an existing Homesaver policy is endorsed to take advantage of a reduction in premium, the adjustment is made on a pro rata basis except existing policies in effect not more than 45 days prior to the effective date of the premium reduction may be adjusted on a pro rata basis to the new premium on or after the effective date.
- D. If a policy is canceled and rewritten to take advantage of a reduction in premium, the earned premium is calculated on a pro rata basis.
- E. Unless otherwise provided at the time the premium revision becomes effective, the current forms and endorsements must apply to all items of the policy to which the premium revision applies.

RULE 204.**MULTIPLE COMPANY INSURANCE**

The dividing of Sections I and II coverages by two or more insurance companies is not permitted.

RULE 205.**MINIMUM PREMIUM**

- A. A minimum annual premium shall be charged for Fire and Allied Lines separately for each policy, as follows:

Form	Fire Minimum Premium	Other Allied Lines Minimum Premium
661	\$60	\$40
662	\$30	\$20
663	\$60	\$40
664	\$27	\$18
665	\$27	\$18

- B. The minimum annual premium shall not include charges for Theft, Earthquake, Liability coverage or other chargeable endorsements that are not included in the BASE PREMIUMS or ADJUSTED BASE PREMIUMS.

RULE 206.**TRANSFER OR ASSIGNMENT**

Subject to the rules of this Manual and any necessary adjustment of premium, a Homesaver policy may be endorsed to effect:

- A. Transfer to another location within the same state; or
- B. Assignment from one insured to another in the event of transfer of title of the dwelling.

RULE 207.**RESERVED FOR FUTURE USE****RULE 208.****WHOLE DOLLAR PREMIUM**

All premiums shown on the policy and endorsements will be rounded to the nearest whole dollar. A premium of fifty cents (\$0.50) or more will be rounded to the next higher whole dollar.

RULE 209.**RESTRICTION OF INDIVIDUAL POLICIES**

If a Homesaver policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests will be referred to Travelers.

RULE 210.**AMENDATORY ENDORSEMENTS**

HS 01 04 Special Provisions - California This endorsement will be attached to all Homesaver policies.

HS 24 90 Workers' Compensation Residence Employees - California will be attached to all owner occupied Homesaver policies providing liability coverage.

HS 80 90 07 02 - Limited Fungi, Other Microbes or Rot Remediation This endorsement will be attached to Homesaver policy forms **HS 661**, **HS 662** and **HS 665**.

HS 80 91 07 02 - Limited Fungi, Other Microbes or Rot Remediation This endorsement will be attached to Homesaver policy forms **HS 663** and **HS 664**.

HS 11 71 03 19 - Wildfire Defense Services This endorsement will be attached to Homesaver policy forms **HS 661** and **HS 663**. In the event service is provided by the wildfire mitigation services provider we retain, we will pay for wildfire defense services if the "residence premises" is in imminent threat of wildfire. These services may include wildfire mitigation services as described in the endorsement below. The wildfire mitigation services provider determines imminent threat as well as the services provided. There is no premium impact associated with this endorsement.

RULE 211.**ADDITIONAL INTERESTS**

- A.** In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is not provided to such persons or organizations under Additional Insured endorsement **HS 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement.
- B.** Such persons or organizations are entitled to receive notification if the policy is canceled or non-renewed by Travelers.
- C.** No additional charge is made for use of this endorsement.

Use **ADDITIONAL INTERESTS Residence Premises** endorsement **HS 04 10**.

RULE 301.**BASE PREMIUM COMPUTATION**

A. The BASE PREMIUMS for Fire and Allied Lines are developed by multiplying Key Premiums for each line by a series of factors and rounding to the nearest whole dollar (\$0.50 or more rounded to the next higher whole dollar) at each step.

1. FORMS HS 661 and HS 663:

- a.** From the Base Class Premium Table for the appropriate Form, select the Fire and Allied Lines key premiums for the Territory and Underwriting Program which apply.
- b.** From the Protection - Construction Table on the Classification page for each line, Form and Territory, select the factor for the applicable Protection Class and Construction Type. Multiply the Base Class Premium for each line by the Protection-Construction factor and round to the nearest whole dollar.
- c.** From the Number of Families Table on the Classification page for each line, Form and Territory, select the factor for the applicable number of families. Multiply the premiums in **1.b.** above by the Number of Families factor for each line and round to the nearest whole dollar.
- d.** If the dwelling is classified as Seasonal, multiply each lines premium in **1.c.** above by the factor in the Seasonal table and round to nearest whole dollar to arrive at the Fire and Allied Lines Key Premiums.
- e. BROAD FORM (HS 00 02) and SPECIAL COVERAGE (HS 00 03).** (For Allied Lines only): Multiply the Allied Lines result in **1.d.** by the BROAD FORM or SPECIAL COVERAGE factor from the Classification page for Allied Lines and round to the nearest whole dollar.
- f.** From the Key Factor Table on the Classification page for each line, Form and Territory, select the Key Factor for the applicable Coverage A limit of liability. If the table does not contain the exact limit:
 - 1)** If the desired limit is lower than the highest limit shown, interpolate between the next limit higher and next limit lower from the table. See item **B., Interpolation** .

- 2)** If the desired limit is higher than the highest limit shown, extrapolate using the "Each Additional \$5,000" factor from the table. See item **C., Extrapolation** .

- g.** Multiply the Key Premiums from **1.d.** (or **1.e.** if applicable) by the Key Factor for each line and round to the nearest whole dollar.
- h.** If any of the special rating provisions in Rules **302** or **303** apply, adjust the premiums as instructed.
- i.** The resulting premiums are the FIRE BASE PREMIUM and the ALLIED LINES BASE PREMIUM.

2. FORMS HS 662, HS 664 and HS 665:

- a.** From the Base Class Premium Table for the appropriate Form, select the Fire and Allied Lines key premiums for the Territory and Underwriting Program which apply.
- b.** From the Protection - Construction Table on the Classification page for each line, Form and Territory, select the factor for the applicable Protection Class and Construction Type. Multiply the Base Class Premium for each line by the Protection-Construction factor and round to the nearest whole dollar.
- c.** From the Number of Families Table on the Classification page for each line, Form and Territory, select the factor for the applicable number of families. Multiply the premiums in **2.b.** above by the Number of Families factor for each line and round to the nearest whole dollar.
- d.** If the dwelling is classified as Seasonal, multiply each lines premium in **2.c.** above by the factor in the Seasonal table and round to nearest whole dollar to arrive at the Fire and Allied Lines Key Premiums.
- e. BROAD FORM (HS 00 02) and SPECIAL COVERAGE (HS 00 03).** (For Allied Lines only): Multiply the Allied Lines result in **2.d.** by the BROAD FORM or SPECIAL COVERAGE factor from the Classification page for Allied Lines and round to the nearest whole dollar.

f. From the Key Factor Table on the Classification page for each line, Form and Territory, select the Key Factor for the applicable Coverage C limit of liability. If the table does not contain the exact limit:

- 1) If the desired limit is lower than the highest limit shown, interpolate between the next limit higher and next limit lower from the table. See item **B.**, **INTERPOLATION**.
- 2) If the desired limit is higher than the highest limit shown, extrapolate using the "Each Additional \$1,000" factor from the table. See item **C.**, **EXTRAPOLATION**.

- g. Multiply the Key Premiums from **2.d.** (or **2.e.** if applicable) by the Key Factor for each line and round to the nearest whole dollar.
- h. If the special rating provisions in Rule **303** apply, adjust the premium as instructed.
- i. The resulting premiums are the FIRE BASE PREMIUM and the ALLIED LINES BASE PREMIUM.

B. INTERPOLATION (desired limit is lower than highest limit in table):

1. Procedure

- a. From the Key Factor Table, determine the next higher limit and the next lower limit than the desired limit.
- b. Subtract the lower limit from the desired limit and divide this result by the difference between the higher limit and the lower limit.
- c. Determine the Key Factors for each of the higher and lower limits.
- d. Subtract the lower limit's Key Factor from the higher limit's Key Factor and multiply by the result from b.
- e. Add the result from d. to the lower limit's Key Factor. The result is the Key Factor for the desired limit.

2. **Example.** (The Key Factors in the following example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.)

Assume the desired limit is \$203,000, and that this limit is not in the Key Factor Table. Also assume that the next lower limit in the table is \$200,000 and the next higher limit is

\$205,000. The Key Factors for these limits are 2.837 and 2.937, respectively.

Following the steps above,

- a. The next lower and next higher limits are \$200,000 and \$205,000.
- b. $(\$203,000 - \$200,000) / (\$205,000 - \$200,000) = \$3,000 / \$5,000 = 0.60$
- c. The Key Factors are 2.837 for \$200,000 and 2.937 for \$205,000
- d. $(2.937 - 2.837) \times 0.60 = 0.06$
- e. $0.06 + 2.837 = 2.897 = \text{Key Factor for } \$203,000.$

C. EXTRAPOLATION (desired limit is higher than highest limit in table):

1. Procedure

- a. Subtract the highest limit in the Key Factor Table limit from the desired limit and divide by \$5,000.
- b. Multiply the result by the factor for "Each Additional \$5,000" ("Each Additional \$1,000" for Forms HS 662, 664 and 665).
- c. Add the product to the Key Factor for the highest limit shown. The result is the Key Factor for the desired limit.

2. **Example.** (The Key Factors in the following example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.)

Assume the desired limit is \$460,000, and that the highest limit in the Key Factor Table is \$300,000. Also assume that the Key Factor for \$300,000 is 2.968, and that the factor for "Each Additional \$5,000" is 0.053.

Following the steps above,

- a. $(\$460,000 - \$300,000) / \$5,000 = 32.0$
- b. $32 \times 0.053 = 1.696$
- c. $1.696 + 2.968 = 4.664 = \text{Key Factor for } \$460,000$

D. COVERAGE C - INCREASED LIMITS

1. Calculate premium for Fire and Allied Lines separately, for increasing the limit of liability for Coverage C, if applicable, per Rule **409** of the Optional Coverages section of this Manual.
2. Add the result for each line from **D.1.** to the Fire and Allied Lines BASE PREMIUMS from **A.1.i.**, respectively, to arrive at a new FIRE BASE PREMIUM and ALLIED LINES BASE PREMIUM.

E. ADJUSTMENTS TO BASE PREMIUM

1. Calculate separately for Fire and Allied Lines, all adjustments to BASE PREMIUMS in the **400** section of this manual except Account Credit.
2. Add the sum of the separate Fire and Allied Lines premium adjustments in **E.1.** to the Fire and Allied Lines BASE PREMIUMS developed in **D.** above.
3. The resulting premiums are the ADJUSTED BASE PREMIUMS for Fire and Allied Lines.

F. TOTAL PREMIUM

1. Calculate each lines premium separately as described in the **500** section of the rules for all endorsements, charges for additional coverage, and credits and add the premiums (other than Earthquake and Theft) to the results from item E.
2. The resulting premium for each line is the Fire TOTAL PREMIUM and Allied Line TOTAL PREMIUM.
3. If Earthquake or Theft coverage applies, calculate the premium as described in Rules 502. And 508. (Earthquake and Theft premiums are reported separately.)
4. If Section II of the policy applies, calculate the Section II TOTAL PREMIUM in accordance with the rules in the **600** section of this manual.
5. The combined premiums for Fire, Allied Lines, Earthquake, Theft and Section II - Liability are the policy TOTAL PREMIUM.

G. POLICY PREMIUM

The POLICY PREMIUM may be subject to a minimum premium - see Rule **205**.

RULE 302.

MODIFIED LOSS SETTLEMENT

A. Forms HS 661 and 663. The policy provides loss settlement on an actual cash value basis. Loss settlement on the dwelling and other buildings under Coverages A and B may be extended to cover the full cost to repair or replace with commonly available materials and repair practices. (Not available if **HS 00 02** or **HS 00 03** applies).

B. Premium:

To develop the premium for the Coverage A limit of liability shown in the Declarations:

Step 1: Determine the BASE PREMIUMS for Fire and Allied Lines in accordance with Rule 301.

Step 2: Multiply the premiums determined in Step 1 by the appropriate factor below:

	1-2 Family	3-4 Family
Form	Factor	Factor
661	1.25	1.50
663	1.45	1.75

Use MODIFIED LOSS SETTLEMENT endorsement **HS 05 31**.

RULE 303.

ORDINANCE OR LAW COVERAGE

A. Basic Limit

The policy automatically provides up to 10% of the Coverage A limit of liability (or for Form **HS 665**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

B. Increased Amount of Coverage

1. The policy may be endorsed to increase the basic Ordinance or Law coverage amount, as noted below, to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

2. Premium

a. Forms HS 661 and HS 663

To develop the BASE PREMIUM multiply the Fire and Allied Lines premiums computed in accordance with Rule **301** by the appropriate factor below.

Increase in Coverage A Percentage	Total Amount	Factor
15%	25%	1.25

b. Forms HS 662, HS 664 and HS 665

The basic amount of coverage may be increased to 50% of the Form **HS 662** or **HS 664** Coverage A limit or 100% of the Form **HS 665** Building Additions and Alterations limit. The premium for the additional coverage is determined based on the dollar amount of increase, represented by the increased percentage amount above the basic limit.

The premium for each additional \$1,000 of insurance is developed by multiplying the appropriate key factor for "Each Additional \$1,000" by the appropriate Base Class Premium.

Use ORDINANCE OR LAW - INCREASED AMOUNT OF COVERAGE endorsement **HS 04 77**.

ADJUSTMENTS TO BASE PREMIUM

The BASE PREMIUM adjustments consist of premium credits and charges. When applicable, they are calculated and applied individually to the BASE PREMIUMS for Fire and Allied Lines as determined in Rule 301.

RULE 401.

SUPERIOR CONSTRUCTION

For the purpose of this rule, specially rated risks are defined as those risks which are specially rated because of fire resistive construction or other special features, and those risks which are subject to additional charges because of specific hazards.

Superior Construction: The premium for a dwelling, condominium or apartment unit in a building of superior construction is computed by multiplying the masonry Fire BASE PREMIUM by the appropriate factor shown below:

FORM HS 661 or HS 663: .85

FORM HS 662, HS 664 or HS 665: 1.00

RULE 402.

TOWNHOUSE OR ROW HOUSE

Forms HS 661 and HS 663: The premium for an eligible one or two family dwelling in a townhouse or row house structure is computed by multiplying the Fire and Allied Lines BASE PREMIUMS by the appropriate factor below:

Total Number of Individual Family Units within the Fire Division*	Protection Class	
	1 to 8	9 & 10***
1 and 2	1.00	1.00
3 and 4	1.10	1.15
5 through 8	1.25	1.30
9 and over	**	**

* An eligible two family dwelling attached to a one family dwelling but not separated by a fire wall would be considered three individual family units within a fire division. Four two family dwellings not separated by a fire wall would be considered eight individual family units.

** Refer to Travelers

*** Public Protection Classification (PPC) 8 or Public Protection Classifications ending in X or Y (e.g. 1X or 1Y) will be rated as PPC 9. PPC 10W will be rated as PPC10.

RULE 403.

PREMIUM CREDITS FOR PROTECTIVE DEVICES

The following premium credits may be allowed for the installation of safeguards which are maintained in working order. These individual credits and combination of credits are the only credits permissible:

A. Fire Protection Systems - Maximum Credit of 10%***

(Applicable to the Fire Base Premium.)

1. Central station fire alarm system: 8%
2. Fire alarm system which alerts the fire department: 8%
3. Automatic sprinkler system with sprinklers in all areas including bathrooms, attics and attached structures, and for a local fire alarm system, fire extinguishers, and deadbolt locks on all exterior doors: 8%
4. Sensaphone/Duophone or similar home monitoring system approved by Travelers and used in connection with smoke detectors and/or a local fire alarm: 8%
5. Automatic sprinkler system with sprinklers in all areas including bathrooms, attics and attached structures, and for a local fire alarm system: 7%
6. Automatic sprinkler system with sprinklers in all areas including bathrooms, attics and attached structures: 5%
7. Local fire alarm systems, fire extinguishers and deadbolt locks on all exterior doors: 5%
8. Smoke detectors, fire extinguishers, and deadbolt locks on all exterior doors: 5%
9. Automatic sprinkler system with sprinklers omitted from any bathroom, closet, attic or attached structure: 2%
10. *Local fire alarm system: 2%
11. *Smoke detectors: 2%

*This credit does not apply if A.1, 2, 3, 4, 7 or 8 is used.

B. Burglary Protection Systems - Maximum Credit of 10%***

(Applicable to the Theft premium if BROAD THEFT COVERAGE endorsement HS 04 72 applies.)

- 1. Central station burglar alarm system: 8%
- 2. Burglar alarm system which alerts the police department: 8%
- 3. **FORMS HS 662 and HS 665.** Building with 24 hour security guard monitored entrances and exits, including a secured/guarded military base: 8%
- 4. Controlled Access Complex, fenced or enclosed-in with a 24 hour security guard: 5%
- 5. Local burglar alarm system and dead-bolt locks on all exterior doors: 4%
- 6. Local burglar alarm system: 2%
- 7. **Deadbolt locks on all exterior doors: 2%

**This credit does not apply if B.1, 2 or 5 is used.

***No other credits apply if A1 and B1 are used.

To qualify, central station alarms and those reporting to the police or fire department must meet the following criteria.

- 1. Alarm components must be certified by Underwriter's Laboratories;
- 2. Alarm must be installed by trained technicians, and
- 3. If the alarm service is discontinued, Travelers must be notified by the insured, agent or alarm company.

Use PREMISES ALARM OR FIRE PROTECTION SYSTEM endorsement **HS 04 16.**

**RULE 404.
INFLATION PROTECTION COVERAGE**

Inflation Coverage is included as an ADDITIONAL COVERAGE in Section I of the policy. This coverage provides for an increase in the Section I limits of liability at the start of each policy term and a pro rata increase at the time of a loss during the policy period. There is no additional premium charge.

**RULE 405.
OTHER STRUCTURES**

- A. Coverage for other structures, as described under Coverage B, is automatically provided on a blanket basis for up to 10% of the Coverage A limit on Forms HS 661 and HS 663. For Forms HS 662 and HS 664 10% of the Coverage A with a minimum of \$1,000. This limit is additional insurance in all forms.
- B. Coverage may be purchased for specific structures. See C. below.

C. Premium

- 1. Structures rented to others for dwelling purposes are insured and rated as a nonowner-occupied dwelling under Form **HS 663.**
- 2. Structures not rented to others for dwelling purposes, charge the rate per \$1,000 below:

1-2 Family 3 or More Fam.

Forms HS 661, HS 663, HS 662 and HS 664		1-2 Family	3 or More Fam.
Fire		\$1.50	Fire \$2.00
Allied Lines		\$1.00	Allied Lines \$1.50

Use OTHER STRUCTURES endorsement **HS 04 48.**

- 3. Structures containing a permitted incidental occupancy, charge the rate per \$1,000 below:

1-2 Family 3 or More Fam.

Forms HS 661, HS 663, HS 662 and HS 664		1-2 Family	3 or More Fam.
Fire		\$1.50	Fire \$2.00
Allied Lines		\$1.00	Allied Lines \$1.50

- 4. Structures located away from the residence premises, charge the rate per \$1,000 below:

1-2 Family 3 or More Fam.

Forms HS 661, HS 663, HS 662 and HS 664		1-2 Family	3 or More Fam.
Fire		\$1.50	Fire \$2.00
Allied Lines		\$1.00	Allied Lines \$1.50

Use SPECIFIC STRUCTURES AWAY FROM THE RESIDENCE PREMISES endorsement **HS 04 92**

**RULE 406.
DEDUCTIBLES**

All Travelers Homesaver policies are subject to a base deductible applicable to loss from all Section I perils except Earthquake. A separate deductible provision applies to Earthquake Coverage. Refer to Rule 502. for the applicable deductible provision.

For Theft coverage, the deductible amount may differ from the deductible amount that applies to Fire and Allied Lines perils. Refer to Rule 508. for the applicable deductible provision.

A. Base Deductible. The Homesaver Program provides a \$250 base deductible. Premiums shown in this Manual take this deductible into consideration.

B. Optional \$100 Deductible

All Forms. The Homeowners policy may be written subject to a \$100 deductible applicable to all perils under Section I of this policy. The additional premium is developed by increasing the BASE PREMIUMS by 15%.

C. Optional Higher Deductibles

All Forms. The Homesaver Program provides a higher deductible applicable to all perils under Section I of the policy in an amount and at a premium credit as developed in the following table.

Determine the premium credit for the higher deductible by multiplying the BASE PREMIUMS by the applicable listed percentage.

Deductible	Fire	Dollar Maximum	Allied Lines	Dollar Maximum
\$500	6%	\$100	6%	\$70
\$1,000	12%	\$200	12%	\$80
\$2,500	16%	\$300	16%	\$90
\$5,000	20%	\$400	20%	\$100

**RULE 407.
BUILDING ADDITIONS AND ALTERATIONS
INCREASED LIMITS**

FORM HS 665: The limit of liability of 10% of Coverage C may be increased.

Premium: The following rates per \$1,000 apply.

Fire	\$1.00
Allied Lines	\$0.50

Use BUILDING ADDITIONS AND ALTERATIONS, Increased Limit-Form HS 665 endorsement **HS 04 51.**

**RULE 408.
UNIT-OWNER'S BUILDING INCREASED LIMITS**

FORMS HS 662 and HS 664

The basic Coverage A limit of liability of \$5,000 may be increased in \$1,000 increments.

Premium:	Rate per \$1,000			
	1-2 Family		3 or More Families	
	Fire	\$0.75	Fire	\$0.75
	Allied Lines	\$0.50	Allied Lines	\$0.50

**RULE 409.
PERSONAL PROPERTY / HOUSEHOLD
FURNISHINGS**

A. Increased Limit: The limit of liability for Coverage C may be increased. The additional premium is determined as follows:

1. FORM HS 661 or HS 663: Rates per \$1,000 of insurance:

Premium:	Rate per \$1,000			
	1-2 Family		3 or More Families	
	Fire	\$1.00	Fire	\$1.50
	Allied Lines	\$1.00	Allied Lines	\$1.00

2. FORM HS 662, HS 664 or HS 665: Calculate the premium for the Coverage C limit selected in accordance with Rule 301.A.2.

B. Increased Limits - Other Residences: Coverage for Personal Property usually located at other residences is limited in the policy form to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased. Charge an additional rate per \$1,000 of insurance as follows:

Premium:	Rate per \$1,000			
	1-2 Family		3 or More Families	
Forms HS 661 HS 662	Fire	\$1.00	Fire	\$1.50
	Allied Lines	\$1.00	Allied Lines	\$1.00

Premium:	Rate per \$1,000			
	1-2 Family		3 or More Families	
HS 665	Fire	\$1.00	Fire	\$1.00
	Allied Lines	\$1.00	Allied Lines	\$1.00

Use INCREASED LIMITS ON PERSONAL PROPERTY IN OTHER RESIDENCES endorsement **HS 04 50.**

**RULE 410.
LOSS ASSESSMENT COVERAGE**

The policy automatically provides, at no additional charge, \$1,000 of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. The basic limit may be increased. The additional premium is shown below.

New Amount of Coverage	Premium
\$5,000	Fire \$4 Allied \$2
\$10,000	Fire \$5 Allied \$4
Each additional \$5,000 up to \$50,000:	Fire \$2 Allied \$2

Use LOSS ASSESSMENT COVERAGE endorsement HS 04 35.

**RULE 411.
LOSS OF USE - INCREASED LIMITS**

The limit of liability for Coverage D may be increased. Charge an additional rate per \$1,000 of insurance as follows:

Premium:	Rate per \$1,000			
	1-2 Family		3 or More Families	
Forms HS 661 HS 662 HS 663 HS and 664	Fire	\$1.50	Fire	\$2.00
	Allied Lines	\$1.00	Allied Lines	\$1.50

Premium:	Rate per \$1,000			
	1-2 Family		3 or More Families	
Form HS 665	Fire	\$1.50	Fire	\$1.50
	Allied Lines	\$1.00	Allied Lines	\$1.00

**RULE 412.
LANDLORD'S FURNISHINGS - INCREASED LIMITS**

Form HS 661: The basic limit of liability for Landlord's Furnishings of \$1,000 may be increased in \$1,000 increments.

Premium:	Rate per \$1,000			
	1-2 Family		3 or More Families	
	Fire	\$3.05	Fire	\$3.05
Allied Lines	\$2.00	Allied Lines	\$2.00	

Use LANDLORD'S FURNISHINGS Increased Limits endorsement **HS 04 22**.

**RULE 413.
PREMIUM CREDITS FOR NEW HOMES**

A. The credits listed below are applicable to Home-saver **FORMS HS 661 and HS 663** only for dwellings meeting **ALL** of the following criteria:

1. The dwelling is not more than seven years old.
2. The dwelling is a 1 or 2 family structure. (Three or four family dwellings do not qualify.)
3. One of the following endorsements must apply:
 - a. **HS 00 02 BROAD PERILS COVERAGE;**
 - b. **HS 00 03 SPECIAL COVERAGE;** or
 - c. **HS 05 31 MODIFIED LOSS SETTLEMENT.**

B. To determine the Premium Credit, multiply the Fire and Allied Lines **BASE PREMIUMS** by the applicable credit shown below.

NEW HOME CREDITS

Age of Dwelling	Percent Credit
1 year old or less	14%
2 years old	12%
3 years old	10%
4 years old	8%
5 years old	6%
6 years old	4%
7 years old	2%

For the purposes of this credit, the age of the home is calculated by using the following formula:
 Year of the Policy Effective Date - Year Built + 1 = Age of Home

RULE 414.**BRUSH HAZARD SURCHARGE**

Brush Hazard Surcharges apply to risks located in designated brush hazard areas as shown in the table below. A 25% surcharge is applied to the Fire Base Premium for coverage A plus any increased limits, in excess of standard limits, for Coverages B, C or D.

ISO FireLine Brush Score	
0 – 4	No surcharge
5 – 30	25% surcharge

RULE 415.**SUPPLEMENTAL COVERAGE TO FAIR PLAN POLICIES**

Forms HS 661 and HS 663: A Homesaver policy may be issued to supplement a Fair Plan Policy covering a dwelling situated in a hazardous brush area. A credit for Other Insurance is granted to recognize the basic Fire, Extended Coverage, and V&MM coverages usually provided by the Fair Plan Policy.

1. The policy may be endorsed to provide a Credit for Other Insurance if the brush charge is 0 cents and the following conditions are met:
 - a. Broad Perils Coverage or Special Coverage is included.
 - b. The expiration date of the policy shall be the same as that of the Fair Plan Policy.
 - c. The coverage A minimum amount must be at least:
 - i. equal to the dwelling coverage amount of the underlying insurance and
 - ii. 100% of the dwelling replacement cost.
 - d. The coverage C minimum amount must be at least equal to the contents coverage amount of the underlying insurance.
 - e. The dwelling may not have a shake roof.
 - f. The dwelling must be in protection class 1-8.

The premium shall be determined by multiplying the Fire and Other Allied Lines Base Premium by 0.85 (85%).

Use CREDIT FOR OTHER INSURANCE endorsement **HS 23 68**

**SECTION I OPTIONAL COVERAGES –
PROPERTY**

RULE 501.

**CREDIT CARD, ELECTRONIC FUND TRANSFER
CARD OR ACCESS DEVICE, FORGERY AND
COUNTERFEIT MONEY COVERAGE**

Forms HS 661, HS 662 and HS 665: The policy may be endorsed to provide coverage for the legal obligation of the insured to pay because of the theft or unauthorized use of credit cards, electronic fund transfer cards or access devices. It also covers loss to the insured caused by forgery and acceptance of counterfeit money. Charge the additional premium for the appropriate limit shown below. (Code as Theft premium).

Premium

Limit Requested	Premium
\$2,500	\$3
\$5,000	\$4
\$10,000	\$6

Use CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY COVERAGE endorsement **HS 04 53**.

RULE 502.

LIMITED EARTHQUAKE COVERAGE

When Earthquake Coverage is provided, it applies to Section I Coverages as follows:

Coverage A	Policy Limit of Liability
Coverage B	Not Covered
Coverage C	\$5,000
Coverage D	\$1,500 (Additional Living Expense Coverage only)

Earthquake coverage does not apply to outbuildings, appurtenant structures, swimming pools, masonry fences and walls not necessary for the structural integrity of the dwelling, walkways and patios not necessary for regular ingress or egress from the dwelling, awnings or other patio coverings, decorative or artistic features, landscaping or masonry chimneys. Coverage C does not apply to glassware, china, porcelain, ceramic items, artwork or other decorative items.

A. A 15% deductible is applied once per earthquake. For forms **HS 661, HS 662, HS 663** and **HS 664**, losses caused by earthquake are subject to a deductible of 15% of the Coverage A - Dwelling Limit. Benefits will not be paid under Coverage C unless the damage to the dwelling, meets or exceeds the deductible.

For form **HS 665**, losses caused by earthquake are subject to a deductible of \$750. No deductible is applied to Additional Living Expense.

B. The premium for each \$1,000 of insurance is developed as follows.

Frame

Form HS 661 or HS 663 Applied to Coverage A Limit of Liability

E.Q. Zone 1	E.Q. Zone 2	E.Q. Zone 3
\$2.95	\$1.97	\$4.01

Forms HS 662, HS 664 or HS 665 Applied to Coverage C Limit of Liability (\$5,000) and For forms HS 662 and HS 664 Coverage A

E.Q. Zone 1	E.Q. Zone 2	E.Q. Zone 3
\$1.97	\$1.43	\$2.90

All Other

Form HS 661 or HS 663 Applied to Coverage A Limit of Liability

E.Q. Zone 1	E.Q. Zone 2	E.Q. Zone 3
\$12.76	\$9.56	\$18.25

Form HS 662, HS 664 or HS 665 Applied to Coverage C Limit of Liability (\$5,000) and For forms HS 662 and HS 664 Coverage A

E.Q. Zone 1	E.Q. Zone 2	E.Q. Zone 3
\$7.82	\$5.24	\$10.49

Use LIMITED EARTHQUAKE COVERAGE endorsement **HS 05 32**

Note: Exterior Masonry Veneer: When covered, rate as "All Other;" unless dwelling is less than 10% masonry veneer then use frame rate. If not covered, always rate as Frame.

Zone 1 - Del Norte, Humbolt, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Plumas, Riverside San Benito, San Bernardino, San Diego, Sierra and Trinity counties.

Zone 2 - Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Kings, Madera, Merced, Nevada, Placer, Sacramento, San Joaquin, Shasta, Siskiyou, Stanislaus, Sutter, Tehama, Tulare, Tuolumne, Yolo and Yuba counties.

E.Q. Zone 3 - Alameda, Contra Costa, Imperial, Inyo, Kern, Los Angeles, Marin, Napa, Orange, San Francisco, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma and Ventura counties.

C. Age of dwelling Rating Factors:

Multiply the premium developed in A. above by the applicable age of dwelling rating factor below to determine the total premium.

Year of Construction	Factor
Prior to 1940	2.00
1940 through 1949	1.25
1950 and after	1.00

NOTE: The age of dwelling rating factor does not apply if the dwelling has been retrofitted by tying the structure to the foundation, reinforcing the chimney and securing the water heater. Evidence of retrofitting must be submitted.

D. Building Code Coverage

The policy may be endorsed to provide coverage for additional costs incurred due to the operation of a building code, ordinance or law regulating the demolition, construction or repair of a dwelling damaged by the earthquake provided the dwelling has been retrofitted by tying or bracing the structure to the foundation, reinforcing the chimney and securing the water heater. Evidence of retrofitting must be submitted. This coverage may be added only to policies which include **HS 05 32**.

The premium is as follows:

Earthquake Zone	Premium
1	\$23
2	15
3	30

Use **ADDITIONAL EARTHQUAKE COVERAGE - CALIFORNIA** endorsement **HS 23 34**.

RULE 503.

FIRE DEPARTMENT SERVICE CHARGE

The limit of liability of \$500 may be increased in \$100 increments to a maximum of \$1,500. The additional premium is \$3 per \$100. (Include in Fire premium).

Use **FIRE DEPARTMENT SERVICE CHARGE Increased Limit** endorsement **HS 04 84**.

RULE 504.

RESERVED FOR FUTURE USE

RULE 505.

PERMITTED INCIDENTAL OCCUPANCIES RESIDENCE PREMISES

A. Forms HS 661, HS 662 and HS 665: Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I coverage and Section II coverage on a permitted incidental occupancy in the dwelling or in an Other Structure on the residence premises.

Use **PERMITTED INCIDENTAL OCCUPANCIES Residence Premises** endorsement **HS 04 42**.

B. Examples of permitted incidental occupancies are offices, schools or studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. If the permitted incidental occupancy is located in an Other Structure, Coverage B, Other Structures, does not apply to that structure. See item **E.**, Premium, below for charge.

D. The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declarations. If increased Coverage C limits are desired, see Rule **409.A**.

E. Premium:

Section I:

1. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
2. If the permitted incidental occupancy is located in an Other Structure, See Rule **405.C.4**.

Section II:

See Rule **604** to determine the premium for increased Coverages E and F exposures.

RULE 506.**WATER BACK UP AND SUMP OVERFLOW**

- A.** The Homesaver policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows or is discharged from a sump. The limit of liability available under this option is \$5,000.
- B.** The additional premium is \$75. (include in Allied Lines).

Use WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW endorsement **HS 04 95**.

RULE 507.**DWELLING UNDER CONSTRUCTION**

When a Homesaver policy is issued to cover a dwelling under construction in accordance with Rule **104.A.3.**, Use DWELLING UNDER CONSTRUCTION endorsement **HS 11 43**. There is no adjustment in premium.

RULE 508.**BROAD THEFT COVERAGE**

- A. Forms HS 661, HS 662 and HS 665:** A Homesaver policy may be extended, for an additional premium, to provide On and Off Premises Coverage for the perils of Theft and Vandalism and Malicious Mischief resulting from theft.

1. Off Premises Coverage is not required and is available only when On Premises Coverage is purchased. The limit of liability shall not be greater than that selected for On Premises Coverage.
2. The minimum limit of liability is \$1,000 each for On and Off Premises.

Use BROAD THEFT COVERAGE endorsement **HS 04 72**.

B. Premium

1. Compute the premiums for the desired limit of liability separately for On and Off-Premises Coverage.

RATES PER \$1,000 OF INSURANCE

On-Premises	Off-Premises
\$40	\$80

2. Burglary Protection System Credit (On-Premises only)

Approved and properly maintained installations of burglar alarms in the dwelling may be recognized for a reduced premium. See Rule **403.B**. Reduce the On-Premises Theft premium above by the appropriate percentage for the type of protection installed.

Use Premises Alarm or Fire Protection System endorsement **HS 04 16**.

C. Deductibles

1. Base deductible \$250
2. Optional Deductibles

To compute the premium for optional higher deductibles, multiply the premium for the Base Deductible computed in **B.1.** above by the applicable factor below:

Deductible	Factor
\$500	.95
\$1,000	.80
\$2,500	.65

RULE 509.**RESERVED FOR FUTURE USE**

SECTION II OPTIONAL LIABILITY COVERAGES

**RULE 601.
RESIDENCE PREMISES - BASIC AND INCREASED LIMITS/OTHER EXPOSURES - BASIC LIMITS**

A. Residence Premises

1. Coverages E and F under Section II of a Homesaver Policy are available only in conjunction with Section I coverages. They are optional, but Coverage F is available only in conjunction with Coverage E.
2. When the premises is owner-occupied or the policy is issued to an Apartment Renter, Coverage E and F provide Personal Liability and Medical Payments To Others coverage. When the premises is nonowner-occupied, Coverages E and F provide Premises Liability and Medical Payments coverage. See Rule 102.B.
3. Minimum limits of liability for Coverages E and F are shown in Rule 101. The premium for these limits is NOT included in the BASE PREMIUM. Refer to the tables below for basic and increased limits rates.
4. If increased limits are written, then the same limits must apply to any Other Exposures covered under the policy unless otherwise stated.

Residence Premises, Form HS 661

Num. Of Fam.	Cov. E Limit	Coverage F Medical Payments		
		1,000	2,000	5,000
1	\$100,000	\$37	\$42	\$49
	\$200,000	\$42	\$47	\$54
	\$300,000	\$48	\$53	\$60
	\$500,000	\$53	\$58	\$65
2	\$100,000	\$54	\$59	\$66
	\$200,000	\$63	\$68	\$75
	\$300,000	\$71	\$76	\$83
	\$500,000	\$80	\$85	\$92

Num. Of Fam.	Cov. E Limit	Coverage F Medical Payments		
		3	\$100,000	\$89
	\$200,000	\$104	\$109	\$116
	\$300,000	\$118	\$123	\$130
	\$500,000	\$132	\$137	\$144
4	\$100,000	\$90	\$95	\$102
	\$200,000	\$104	\$109	\$116
	\$300,000	\$118	\$123	\$130
	\$500,000	\$133	\$138	\$145

Residence Premises, Form HS 662

Num. Of Fam.	Cov. E Limit	Coverage F Medical Payments		
		All	\$100,000	\$37
	\$200,000	\$42	\$47	\$54
	\$300,000	\$48	\$53	\$60
	\$500,000	\$53	\$58	\$65

Residence Premises, Form HS 663:

Num. Of Fam.	Cov. E Limit	Coverage F Medical Payments		
		1	\$100,000	\$10
\$200,000	\$12		\$17	\$24
\$300,000	\$13		\$18	\$25
\$500,000	\$15		\$20	\$27
2	\$100,000	\$16	\$21	\$28
	\$200,000	\$19	\$24	\$31
	\$300,000	\$21	\$26	\$33
	\$500,000	\$23	\$28	\$35
3	\$100,000	\$28	\$33	\$40
	\$200,000	\$32	\$37	\$44
	\$300,000	\$36	\$41	\$48
4	\$500,000	\$40	\$45	\$52
	\$100,000	\$30	\$35	\$42
	\$200,000	\$35	\$40	\$47
	\$300,000	\$39	\$44	\$51
	\$500,000	\$43	\$48	\$55

Residence Premises, Form. HS 664:

Num. Of Fam.	Cov. E Limit	Coverage F Medical Payments		
		1,000	2,000	5,000
All	\$100,000	\$10	\$15	\$22
	\$200,000	\$12	\$17	\$24
	\$300,000	\$13	\$18	\$25
	\$500,000	\$15	\$20	\$27

Residence Premises, Form HS 665:

Num. Of Fam.	Cov. E Limit	Coverage F Medical Payments		
		1,000	2,000	5,000
All	\$100,000	\$37	\$42	\$49
	\$200,000	\$42	\$47	\$54
	\$300,000	\$48	\$53	\$60
	\$500,000	\$53	\$58	\$65

B. Other Exposures

1. There is an additional charge for Other Exposures listed in the following rules.
2. The minimum limits for Other Exposures are the same as the limits for the Residence Premises unless otherwise indicated.
3. For increased limits for Other Exposures, see rates below.
4. If increased limits are written, the same limits must apply to the Residence Premises unless otherwise stated.

RULE 602.

OTHER INSURED LOCATIONS OCCUPIED BY THE INSURED

- Forms HS 661, HS 662 and HS 665:** Section II coverage may be provided on locations other than the residence premises where the insured resides but which are insured for Section I coverage under another insurance program.
- Make the appropriate charge for each other insured location shown in the Declarations of the policy.
- Premium: refer to rates below.

Limit	NUMBER OF FAMILIES			
	1	2	3	4
Cov. E. \$100,000				
Cov. F \$1,000	\$100	\$100	\$200	\$200

RULE 603.

RESERVED FOR FUTURE USE

RULE 604.

PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES

A. Forms HS 661, HS 662 and HS 665: If Section II applies, and the insured maintains an office, private school or studio on the premises, the additional premium is calculated by adding the appropriate charge from the following table to the premium developed for any required increase in the Coverage C Limits of Liability.

LIMIT	PREMIUM
Cov. E. \$100,000	
Cov. F \$1,000	\$13

Use PERMITTED INCIDENTAL OCCUPANCIES Residence Premises endorsement **HS 04 42.**

RULE 605.

BUSINESS PURSUITS

Forms HS 661, HS 662 and HS 665: If Section II applies, the policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured is the owner or partner or maintains financial control of the business. Classify and apply a charge separately for each person insured.

Classifications:

- Clerical Office Employees:** defined as those employees whose duties are confined to keeping the books or records, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises. This classification applies only to persons who are employed exclusively in separate buildings or on separate floors or buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties.
- Sales People, Collectors or Messengers:** "includes installation," demonstration or servicing operations.
- Sales People, Collectors or Messengers:** "no installation," demonstration or servicing operations.
- Teachers:** athletic, laboratory, manual training, physical training, demonstration or servicing operations; excludes liability for corporal punishment of pupils

- E. Teachers:** not otherwise classified; excludes liability for corporal punishment of pupils

Class	Premium Per Person
A	\$5
B	\$7
C	\$7
D	\$10
E	\$5

Premiums shown above are for basic limits (Coverage E - \$100,000/ Coverage F - \$1,000).

Use BUSINESS PURSUITS endorsement **HS 24 71**.

RULE 606.

OUTBOARD MOTORS AND WATERCRAFT

Forms HS 661, HS 662 and HS 665:

- A.** If Section II of the policy applies, coverage is included at no additional charge for watercraft powered by outboard motor up to 25 total horsepower and sailboats less than 26 feet in overall length, with or without auxiliary power.
- B.** Coverage is available for an additional premium for the following:
1. Watercraft up to 26 feet in length, powered by outboard motors exceeding 25 horsepower, or inboard or inboard-outdrive motors.
Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft.
 2. Sailboats 26 feet or more in overall length, with or without auxiliary power.
- C.** Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible under this rule, the navigational period of each year. Premium is adjusted on a pro rata basis.
- D.** For watercraft not described in B. above or Personal Watercraft (e.g., Jet-Skis, Sea-Doos, etc.), coverage is not permitted under the Homesaver Policy.
The premium applicable in the state in which the insured's residence premises is located will apply except that if the insured owns another premises where he maintains a residence and operates his boat principally from such other premises, the premiums applicable in the state where the latter premises is located will apply.

Inboard, Inboard-Outdrive or Outboard Powered Watercraft:

Horsepower	Length	
	15 feet and under	Over 15 feet to 26 feet
Up to 50	\$30	\$55
51 to 100	\$60	\$85
101 to 150	Refer to Travelers	\$115

Sailboats with or without Auxiliary Power:

Length/Feet	Rate
26 to 40	\$35

Use WATERCRAFT endorsement **HS 24 75**.

RULE 607.

INCIDENTAL FARMING

- A. Forms HS 661, HS 662 and HS 665:** If Section II applies, the policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operations is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.
- B.** The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.
- C. Premium:** \$25
- D.** Use INCIDENTAL FARMING PERSONAL LIABILITY endorsement **HS 24 72**.

RULE 608.

PERSONAL INJURY

- A.** If Section II applies, liability coverage for personal injury to others, such as false arrest, malicious prosecution, wrongful eviction, slander, libel or violation of right of privacy, may be added to the Homesaver policy.
- B. Premium:** \$17
- Use PERSONAL INJURY endorsement **HS 24 82**

RULE 609.**WORKER'S COMPENSATION COVERAGE**

Forms HS 661, HS 662 and HS 665: Coverage is mandatory under all policies containing CPL type coverage. Coverage applies only to domestic employees who work 52 hours or more and earn \$100 or more from an owner occupant of a residential dwelling in the 90 days preceding the injury.

Coverage may not be rejected. Such coverage shall not apply if there is a separate workers' compensation policy in effect.

Classification and Rating

Code		Rate
0913	Pvt Res Employees - Inservant - 20 hours or more per week in household work, principle duties inside the residence	\$137 annual per employee
0912	Pvt Res Employees - Out-servant - 10 hours or more per week, in household work in connection with a private residence, principle duties outside the residence	\$110 annual per employee
0910	Pvt Res Employees - Duties incidental to the ownership maintenance use of the residence inside or outside and not included in Code 0913 and 0912.	\$3 annual

Note: These classifications are for rating only. The needed coverage is there whether or not correctly classified.

RULE 701.
OTHER EXPOSURES - PERSONAL LIABILITY
INCREASED LIMITS

Apply the appropriate factor shown below to the basic limits premium for each exposure.

Limit	Factor
\$200,000	1.15
300,000	1.25
500,000	1.45

RULE 702.
OTHER EXPOSURES - MEDICAL PAYMENTS
INCREASED LIMITS

Rule	Coverage F - Medical Payments	\$2,000	\$5,000
602.	OTHER INSURED LOCATIONS OCCUPIED BY THE INSURED	\$25	\$75
604.	PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES	\$5	\$12
605.	A. Clerical Office Employees	\$5	\$10
	B. Sales People, Collectors or Messengers: "includes installation," demonstration or servicing operations.	\$5	\$10
	C. Sales People, Collectors or Messengers: "no installation," demonstration or servicing operations.	\$5	\$10
	D. Teachers: athletic, laboratory, manual training, physical training, demonstration or servicing operations; excludes liability for corporal punishment of pupils	\$5	\$10

Rule	Coverage F - Medical Payments	\$2,000	\$5,000
605.	E. Teachers: not otherwise classified; excludes liability for corporal punishment of pupils	\$5	\$10
606.	OUTBOARD MOTORS AND WATERCRAFT Inboard, Inboard-Outdrive or Outboard Powered Watercraft: A. 15 feet and under: Up to 50 HP: \$5 \$12 51 to 100 HP: \$5 \$12 101 to 150 HP: Refer to Company Refer to Company B. Over 15 to 26 feet: Up to 50 HP: \$5 \$12 51 to 100 HP: \$5 \$12 101 to 150 HP: \$5 \$12 Sailboats, with or without auxiliary power:		
607.	INCIDENTAL FARMING	\$5	\$12

TRAVELERS HOMESAVER PROGRAM

Travelers Property Casualty Insurance Company

TERRITORIES

In the County of	Territory Code
Alameda Dist - A*	24
Alameda Dist - B*	61
Alameda Dist - C*	62
Alameda Dist - D*	16
Alameda - (Rem. of County, excluding Dist A, B,C and D)	63
Alpine	80
Amador	80
Butte	80
Calaveras	80
Colusa	80
Contra Costa	61
Del Norte	95
El Dorado Dist - A*	19
El Dorado - (Rem. of County, excluding Dist A)	88
Fresno Dist - A*	40
Fresno (Rem. of County, excluding Dist A)	41
Glenn	80
Humboldt	95
Imperial	84
Inyo	81
Kern	44
Kings	89
Lake	80
Lassen	80
Los Angeles Dist - A*	66
Los Angeles Dist - B*	70
Los Angeles Dist - C*	72
Los Angeles Dist - D*	76
Los Angeles Dist - E*	94
Los Angeles Dist - F*	69
Los Angeles Dist - G*	99
Los Angeles Dist - H*	73
Los Angeles Dist - I*	77
Los Angeles Dist - J*	68
Los Angeles Dist - K*	75
Los Angeles Dist - M*	57
Los Angeles Dist - N*	98
Madera	82
Marin Dist - A*	14
Marin - (Rem. of County, excluding Dist A)	34
Mariposa	81
Mendocino	95
Merced	43
Modoc	80
Mono	81

*See Pages CATP - 3, 4, and 5 for Territorial Zip Codes Applicable.

In the County of	Territory Code
Monterey Dist - A**	83
Monterey - (Rem. of County, excluding Dist A)	90
Napa	20
Nevada	88
Orange (Rem. of County, excluding Dist A, B and C)	10
Orange Dist - A**	11
Orange Dist - B**	12
Orange Dist - C**	13
Placer Dist - A**	19
Placer - (Rem. of County, excluding Dist - A)	88
Plumas	80
Riverside Dist - A**	52
Riverside Dist - B**	78
Riverside Dist - C**	17
Riverside (Rem. of County, excluding Dist A, B and C)	79
Sacramento Dist - A**	38
Sacramento (Rem. of County, excluding Dist - A)	86
San Benito Dist - A**	83
San Benito - (Rem. of County, excluding Dist - A)	80
San Bernardino Dist - A**	79
San Bernardino Dist - B**	17
San Bernardino (Rem. of County, excluding Dist - A and B)	52
San Diego Dist - A**	53
San Diego Dist - B**	21
San Diego (Rem. of County, excluding Dist A and B)	22
San Francisco	07
San Joaquin	88
San Luis Obispo	83
San Mateo	32
Santa Barbara Dist - A**	83
Santa Barbara (Rem. of County, excluding Dist - A)	97
Santa Clara (Rem. of County, excluding Dist A,B, C and D)	60
Santa Clara Dist - A**	64
Santa Clara Dist - B**	65
Santa Clara Dist - C**	15
Santa Clara Dist - D**	23
Santa Cruz	85
Shasta	80
Sierra	80
Siskiyou	80
Solano Dist - A**	20
Solano (Rem. of County, excluding Dist - A)	96
Sonoma	35
Stanislaus	43
Sutter	80
Tehama	80
Trinity	80
Tulare	89
Tuolumne	81
Ventura*	98
Yolo	86
Yuba	80
Designated Brush Area	08

*Including Zip Code 91301 (Agoura, Los Angeles).

**See Pages CATP - 5, 6, 7 and 8 for Territorial Zip Codes Applicable.

Area	Zip Codes		
Alameda - District A Territory 24	94536	94539	94560
	94538	94555	94587
Alameda - District B Territory 61	94550	94566	94586
	94551	94568	94588
Alameda - District C Territory 62	94601	94609	94702
	94602	94610	94703
	94603	94612	94704
	94605	94613	94705
	94606	94618	94706
	94607	94619	
	94608	94621	
Alameda - District D Territory 16	94501		
	94502		
	94710		
El Dorado - District A Territory 19	95623		
	95682		
	95762		
Fresno - District A Territory 40	93611	93704	93721
	93612	93705	93722
	93619	93706	93725
	93650	93710	93726
	93701	93711	93727
	93702	93720	93728
	93703		
Los Angeles - District A Territory 66	90024	90066	90291
	90025	90067	90292
	90045	90077	90293
	90049	90094	90710
	90064	90272	90731
		90732	
Los Angeles - District B Territory 70	90034	91326	91402
	90035	91330	91403
	90041	91331	91405
	90042	91335	91406
	90065	91342	91411
	90744	91343	91423
	91303	91344	91436
	91304	91345	91604
	91306	91352	91605
	91311	91356	91606
	91316	91364	91607
	91324	91367	91608
	91325	91401	
Los Angeles - District C Territory 72	91040	91601	91602
	91042		

Area	Zip Codes		
Los Angeles - District D Territory 76	90003	90018	90037
	90004	90019	90038
	90005	90020	90039
	90006	90021	90044
	90007	90023	90046
	90008	90026	90047
	90010	90027	90048
	90011	90028	90057
	90012	90029	90062
	90013	90031	90068
	90014	90032	90069
	90015	90033	90070
	90016	90036	90071
	90017		
Los Angeles - District E Territory 94	90265		
	90290		
Los Angeles - District F Territory 69	91321	91355	91383
	91350	91381	91384
	91354	91382	
Los Angeles - District G Territory 99	90056	90277	90502
	90230	90278	90503
	90232	90301	90504
	90245	90302	90505
	90247	90303	90506
	90248	90304	90717
	90249	90305	90745
	90250	90401	90746
	90254	90402	91302
	90260	90403	91307
	90266	90404	91340
	90274	90405	
	90275	90501	
	Los Angeles - District H Territory 73	91011	91203
91020		91204	91501
91045		91205	91502
91046		91206	91504
91201		91207	91505
91202		91208	91506
Los Angeles - District I Territory 77	90001	90061	90212
	90002	90063	90220
	90043	90210	90221
	90058	90211	90222
	90059		
Los Angeles - District J Territory 68	91351	93536	93552
	93510	93543	93553
	93532	93544	93563
	93534	93550	93591
	93535	93551	

Area	Zip Codes		
Los Angeles - District K Territory 75	90022	90713	91733
	90040	90715	91740
	90201	90716	91741
	90240	90723	91744
	90241	91001	91745
	90242	91006	91746
	90255	91007	91748
	90262	91010	91750
	90270	91016	91754
	90280	91024	91755
	90601	91030	91765
	90602	91101	91766
	90603	91103	91767
	90604	91104	91768
	90605	91105	91770
	90606	91106	91773
	90638	91107	91775
	90639	91108	91776
	90640	91702	91780
	90650	91706	91789
90660	91711	91790	
90670	91722	91791	
90701	91723	91792	
90704	91724	91801	
90706	91731	91803	
90712	91732		
Los Angeles - District M Territory 57	90802	90806	90813
	90803	90807	90814
	90804	90808	90815
	90805	90810	90822
Los Angeles - District N Territory 98	91301		
	91361		
Marin - District A Territory 14	94924	94938	94956
	94929	94940	94963
	94933	94946	94970
	94937	94950	94971
		94973	
Monterey - District A Territory 83	93901	93906	93908
	93905	93907	
Orange - District A Territory 11	90680	92703	92805
	90720	92704	92806
	92640	92705	92840
	92641	92706	92841
	92643	92707	92842
	92644	92801	92843
	92645	92802	92844
	92701	92804	92845

Area	Zip Codes		
Orange - District B Territory 12	90740	92647	92663
	90742	92648	92680
	90743	92649	92683
	92612	92655	92708
	92617	92657	92714
	92625	92658	92715
	92626	92660	92718
	92627	92661	92720
	92646	92662	
Orange - District C Territory 13	92610	92656	92679
	92624	92672	92688
	92629	92673	92691
	92630	92675	92692
	92637	92676	92694
	92651	92677	92709
	92653		
Placer - District A Territory 19	95648	95677	95747
	95650	95678	95765
	95661	95746	
Riverside - District A Territory 52	92201	92241	92274
	92203	92253	92276
	92210	92254	92302
	92211	92258	92306
	92225	92260	92344
	92234	92262	92345
	92236	92264	92349
	92239	92270	92536
	92240	92272	92539
			92549
			92561
Riverside - District B Territory 78	92348	92543	92584
		92544	92586
		92545	
Riverside - District C Territory 17	92220	92223	92320
Sacramento - District A Territory 38	95814	95820	95832
	95815	95822	95833
	95816	95823	95834
	95817	95824	95835
	95818	95826	95838
	95819		
San Benito - District A Territory 83	95023		
	95043		
	95045		
	95075		

Area	Zip Codes		
San Bernardino - District A Territory 79	91701	92335	
	91709	92336	
	91710	92337	
	91730	92338	
	91737	92354	
	91739	92369	
	91743	92376	
	91761	92401	
	91762	92404	
	91763	92405	
	91764	92407	
	91784	92408	
	91786	92409	
	92316	92410	
92318	92411		
92324			
San Bernardino - District B Territory 17	92346	92373	92399
	92359	92374	
San Diego - District A Territory 53	91905	91948	92036
	91906	91962	92066
	91916	91963	92070
	91931	91980	92086
	91934	92004	
San Diego - District B Territory 21	91932	92107	92134
	91950	92113	92136
	92101	92114	92139
	92102	92115	92154
	92103	92116	92155
	92104	92127	92173
	92105	92133	
Santa Barbara - District A Territory 83	93214	93434	93455
	93254	93436	93460
	93427	93437	93463
	93429	93454	
Santa Clara - District A Territory 64	95002	95070	95131
	95008	95111	95132
	95014	95118	95133
	95030	95119	95134
	95032	95120	95135
	95042	95121	95136
	95044	95123	95138
	95050	95124	95139
	95051	95125	95140
	95053	95129	95141
	95054	95130	95148
Santa Clara - District B Territory 65	95110	95116	95126
	95112	95117	95127
	95113	95122	95128

Area	Zip Codes		
Santa Clara - District C Territory 15	94035	94089	
	94085	94090	
	94086	94091	
	94087		
Santa Clara - District D Territory 23	95013	95035	95046
	95020	95037	
Solano - District A Territory 20	94510	94535	95620
	94512	94571	95687
	94533	94585	95688
	94534		

CALIFORNIA TERRITORIES BY ZIP CODE

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
90001	Los Angeles	Los Angeles	77	3
90002	Los Angeles	Los Angeles	77	3
90003	Los Angeles	Los Angeles	76	3
90004	Los Angeles	Los Angeles	76	3
90005	Los Angeles	Los Angeles	76	3
90006	Los Angeles	Los Angeles	76	3
90007	Los Angeles	Los Angeles	76	3
90008	Los Angeles	Los Angeles	76	3
90010	Los Angeles	Los Angeles	76	3
90011	Los Angeles	Los Angeles	76	3
90012	Los Angeles	Los Angeles	76	3
90013	Los Angeles	Los Angeles	76	3
90014	Los Angeles	Los Angeles	76	3
90015	Los Angeles	Los Angeles	76	3
90016	Los Angeles	Los Angeles	76	3
90017	Los Angeles	Los Angeles	76	3
90018	Los Angeles	Los Angeles	76	3
90019	Los Angeles	Los Angeles	76	3
90020	Los Angeles	Los Angeles	76	3
90021	Los Angeles	Los Angeles	76	3
90022	Los Angeles	Los Angeles	75	3
90023	Los Angeles	Los Angeles	76	3
90024	Los Angeles	Los Angeles	66	3
90025	Los Angeles	Los Angeles	66	3
90026	Los Angeles	Los Angeles	76	3
90027	Los Angeles	Los Angeles	76	3
90028	Los Angeles	Los Angeles	76	3
90029	Los Angeles	Los Angeles	76	3
90031	Los Angeles	Los Angeles	76	3
90032	Los Angeles	Los Angeles	76	3
90033	Los Angeles	Los Angeles	76	3
90034	Los Angeles	Los Angeles	70	3
90035	Los Angeles	Los Angeles	70	3
90036	Los Angeles	Los Angeles	76	3
90037	Los Angeles	Los Angeles	76	3
90038	Los Angeles	Los Angeles	76	3
90039	Los Angeles	Los Angeles	76	3
90040	Commerce	Los Angeles	75	3
90041	Los Angeles	Los Angeles	70	3
90042	Los Angeles	Los Angeles	70	3
90043	Los Angeles	Los Angeles	77	3
90044	Los Angeles	Los Angeles	76	3
90045	Los Angeles	Los Angeles	66	3
90046	Los Angeles	Los Angeles	76	3
90047	Los Angeles	Los Angeles	76	3
90048	Los Angeles	Los Angeles	76	3
90049	Los Angeles	Los Angeles	66	3
90056	Los Angeles	Los Angeles	99	3
90057	Los Angeles	Los Angeles	76	3
90058	Los Angeles	Los Angeles	77	3
90059	Los Angeles	Los Angeles	77	3
90061	Los Angeles	Los Angeles	77	3
90062	Los Angeles	Los Angeles	76	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
90063	Los Angeles	Los Angeles	77	3
90064	Los Angeles	Los Angeles	66	3
90065	Los Angeles	Los Angeles	70	3
90066	Los Angeles	Los Angeles	66	3
90067	Los Angeles	Los Angeles	66	3
90068	Los Angeles	Los Angeles	76	3
90069	Los Angeles	Los Angeles	76	3
90071	Los Angeles	Los Angeles	76	3
90077	Los Angeles	Los Angeles	66	3
90094	Los Angeles	Los Angeles	66	3
90201	Bell	Los Angeles	75	3
90210	Beverly Hills	Los Angeles	77	3
90211	Beverly Hills	Los Angeles	77	3
90212	Beverly Hills	Los Angeles	77	3
90220	Compton	Los Angeles	77	3
90221	Compton	Los Angeles	77	3
90222	Compton	Los Angeles	77	3
90230	Culver City	Los Angeles	99	3
90232	Culver City	Los Angeles	99	3
90240	Downey	Los Angeles	75	3
90241	Downey	Los Angeles	75	3
90242	Downey	Los Angeles	75	3
90245	El Segundo	Los Angeles	99	3
90247	Gardena	Los Angeles	99	3
90248	Gardena	Los Angeles	99	3
90249	Gardena	Los Angeles	99	3
90250	Hawthorne	Los Angeles	99	3
90254	Hermosa Bch	Los Angeles	99	3
90255	Huntington Park	Los Angeles	75	3
90260	Lawndale	Los Angeles	99	3
90262	Lynwood	Los Angeles	75	3
90265	Malibu	Los Angeles	94	3
90266	Manhattan Beach	Los Angeles	99	3
90270	Maywood	Los Angeles	75	3
90272	Pacific Palisades	Los Angeles	66	3
90274	Palos Verdes Peninsula	Los Angeles	99	3
90275	Rancho Palos Verdes	Los Angeles	99	3
90277	Redondo Beach	Los Angeles	99	3
90278	Redondo Beach	Los Angeles	99	3
90280	South Gate	Los Angeles	75	3
90290	Topanga	Los Angeles	94	3
90291	Venice	Los Angeles	66	3
90292	Venice	Los Angeles	66	3
90293	Venice	Los Angeles	66	3
90301	Inglewood	Los Angeles	99	3
90302	Inglewood	Los Angeles	99	3
90303	Inglewood	Los Angeles	99	3
90304	Inglewood	Los Angeles	99	3
90305	Inglewood	Los Angeles	99	3
90401	Santa Monica	Los Angeles	99	3
90402	Santa Monica	Los Angeles	99	3
90403	Santa Monica	Los Angeles	99	3
90404	Santa Monica	Los Angeles	99	3
90405	Santa Monica	Los Angeles	99	3
90501	Torrance	Los Angeles	99	3
90502	Torrance	Los Angeles	99	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
90503	Torrance	Los Angeles	99	3
90504	Torrance	Los Angeles	99	3
90505	Torrance	Los Angeles	99	3
90506	Torrance	Los Angeles	99	3
90601	Whittier	Los Angeles	75	3
90602	Whittier	Los Angeles	75	3
90603	Whittier	Los Angeles	75	3
90604	Whittier	Los Angeles	75	3
90605	Whittier	Los Angeles	75	3
90606	Whittier	Los Angeles	75	3
90620	Buena Park	Orange	10	3
90621	Buena Park	Orange	10	3
90623	Buena Park	Orange	10	3
90630	Cypress	Orange	10	3
90631	La Habra	Orange	10	3
90638	La Mirada	Los Angeles	75	3
90639	La Mirada	Los Angeles	75	3
90640	Montebello	Los Angeles	75	3
90650	Norwalk	Los Angeles	75	3
90660	Pico Rivera	Los Angeles	75	3
90670	Santa Fe Springs	Los Angeles	75	3
90680	Stanton	Orange	11	3
90701	Artesia	Los Angeles	75	3
90703	Cerritos	Los Angeles	75	3
90704	Avalon	Los Angeles	75	3
90706	Bellflower	Los Angeles	75	3
90710	Harbor City	Los Angeles	66	3
90712	Lakewood	Los Angeles	75	3
90713	Lakewood	Los Angeles	75	3
90715	Lakewood	Los Angeles	75	3
90716	Lakewood	Los Angeles	75	3
90717	Lomita	Los Angeles	99	3
90720	Los Alamitos	Orange	11	3
90723	Paramount	Los Angeles	75	3
90731	San Pedro	Los Angeles	66	3
90732	San Pedro	Los Angeles	66	3
90740	Seal Beach	Orange	12	3
90742	Sunset Beach	Orange	12	3
90743	Surfside	Orange	12	3
90744	Wilmington	Los Angeles	70	3
90745	Carson	Los Angeles	99	3
90746	Carson	Los Angeles	99	3
90802	Long Beach	Los Angeles	57	3
90803	Long Beach	Los Angeles	57	3
90804	Long Beach	Los Angeles	57	3
90805	Long Beach	Los Angeles	57	3
90806	Long Beach	Los Angeles	57	3
90807	Long Beach	Los Angeles	57	3
90808	Long Beach	Los Angeles	57	3
90810	Long Beach	Los Angeles	57	3
90813	Long Beach	Los Angeles	57	3
90814	Long Beach	Los Angeles	57	3
90815	Long Beach	Los Angeles	57	3
90822	Long Beach	Los Angeles	57	3
91001	Altadena	Los Angeles	75	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
91006	Arcadia	Los Angeles	75	3
91007	Arcadia	Los Angeles	75	3
91010	Duarte	Los Angeles	75	3
91011	La Canada-Flintridge	Los Angeles	73	3
91016	Monrovia	Los Angeles	75	3
91020	Montrose	Los Angeles	73	3
91024	Sierra Madre	Los Angeles	75	3
91030	South Pasadena	Los Angeles	75	3
91040	Sunland	Los Angeles	72	3
91042	Tujunga	Los Angeles	72	3
91046	Verdugo City	Los Angeles	73	3
91101	Pasadena	Los Angeles	75	3
91103	Pasadena	Los Angeles	75	3
91104	Pasadena	Los Angeles	75	3
91105	Pasadena	Los Angeles	75	3
91106	Pasadena	Los Angeles	75	3
91107	Pasadena	Los Angeles	75	3
91108	Pasadena	Los Angeles	75	3
91110	Pasadena	Los Angeles	75	3
91201	Glendale	Los Angeles	73	3
91202	Glendale	Los Angeles	73	3
91203	Glendale	Los Angeles	73	3
91204	Glendale	Los Angeles	73	3
91205	Glendale	Los Angeles	73	3
91206	Glendale	Los Angeles	73	3
91207	Glendale	Los Angeles	73	3
91208	Glendale	Los Angeles	73	3
91214	Glendale	Los Angeles	73	3
91301	Agoura	Los Angeles	98	3
91302	Calabasas	Los Angeles	99	3
91303	Canoga Park	Los Angeles	70	3
91304	Canoga Park	Los Angeles	70	3
91306	Canoga Park	Los Angeles	70	3
91307	Canoga Park	Los Angeles	99	3
91311	Chatsworth	Los Angeles	70	3
91316	Encino	Los Angeles	70	3
91320	Newbury Park	Ventura	98	3
91321	Newhall	Los Angeles	69	3
91324	Northridge	Los Angeles	70	3
91325	Northridge	Los Angeles	70	3
91326	Northridge	Los Angeles	70	3
91330	Northridge	Los Angeles	70	3
91331	Pacoima	Los Angeles	70	3
91335	Reseda	Los Angeles	70	3
91340	San Fernando	Los Angeles	99	3
91342	Sylmar	Los Angeles	70	3
91343	Sepulveda	Los Angeles	70	3
91344	Granada Hills	Los Angeles	70	3
91345	Mission Hills	Los Angeles	70	3
91350	Saugus	Los Angeles	69	3
91351	Canyon Ctry	Los Angeles	68	3
91352	Sun Valley	Los Angeles	70	3
91354	Santa Clarita	Los Angeles	69	3
91355	Valencia	Los Angeles	69	3

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ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
91356	Tarzana	Los Angeles	70	3
91360	Thousand Oaks	Ventura	98	3
91361	Westlake Vlg	Los Angeles	98	3
91362	Thousand Oaks	Ventura	98	3
91364	Woodland Hills	Los Angeles	70	3
91367	Woodland Hills	Los Angeles	70	3
91381	Santa Clarita	Los Angeles	69	3
91382	Santa Clarita	Los Angeles	69	3
91383	Santa Clarita	Los Angeles	69	3
91384	Castaic	Los Angeles	69	3
91401	Van Nuys	Los Angeles	70	3
91402	Van Nuys	Los Angeles	70	3
91403	Van Nuys	Los Angeles	70	3
91405	Van Nuys	Los Angeles	70	3
91406	Van Nuys	Los Angeles	70	3
91411	Van Nuys	Los Angeles	70	3
91423	Van Nuys	Los Angeles	70	3
91436	Encino	Los Angeles	70	3
91450	Van Nuys	Los Angeles	70	3
91501	Burbank	Los Angeles	73	3
91502	Burbank	Los Angeles	73	3
91504	Burbank	Los Angeles	73	3
91505	Burbank	Los Angeles	73	3
91506	Burbank	Los Angeles	73	3
91601	North Hollywood	Los Angeles	72	3
91602	North Hollywood	Los Angeles	72	3
91604	North Hollywood	Los Angeles	70	3
91605	North Hollywood	Los Angeles	70	3
91606	North Hollywood	Los Angeles	70	3
91607	North Hollywood	Los Angeles	70	3
91608	North Hollywood	Los Angeles	70	3
91701	Alta Loma	San Bernardino	79	1
91702	Azusa	Los Angeles	75	3
91706	Baldwin Park	Los Angeles	75	3
91709	Chino	San Bernardino	79	1
91710	Chino	San Bernardino	79	1
91711	Claremont	Los Angeles	75	3
91719	Corona	Riverside	79	1
91720	Corona	Riverside	79	1
91722	Covina	Los Angeles	75	3
91723	Covina	Los Angeles	75	3
91724	Covina	Los Angeles	75	3
91730	Rancho Cucamonga	San Bernardino	79	1
91731	El Monte	Los Angeles	75	3
91732	El Monte	Los Angeles	75	3
91733	El Monte	Los Angeles	75	3
91737	Alta Loma	San Bernardino	79	1
91739	Etiwanda	San Bernardino	79	1
91740	Glendora	Los Angeles	75	3
91741	Glendora	Los Angeles	75	3
91743	Guasti	San Bernardino	79	1
91744	La Puente	Los Angeles	75	3
91745	La Puente	Los Angeles	75	3
91746	La Puente	Los Angeles	75	3
91748	La Puente	Los Angeles	75	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
91750	La Verne	Los Angeles	75	3
91752	Mira Loma	Riverside	79	1
91754	Monterey Park	Los Angeles	75	3
91755	Monterey Park	Los Angeles	75	3
91759	Mt Baldy	San Bernardino	52	1
91760	Norco	Riverside	79	1
91761	Ontario	San Bernardino	79	1
91762	Ontario	San Bernardino	79	1
91763	Montclair	San Bernardino	79	1
91764	Ontario	San Bernardino	79	1
91765	Pomona	Los Angeles	75	3
91766	Pomona	Los Angeles	75	3
91767	Pomona	Los Angeles	75	3
91768	Pomona	Los Angeles	75	3
91770	Rosemead	Los Angeles	75	3
91773	San Dimas	Los Angeles	75	3
91775	San Gabriel	Los Angeles	75	3
91776	San Gabriel	Los Angeles	75	3
91780	Temple City	Los Angeles	75	3
91784	Upland	San Bernardino	79	1
91786	Upland	San Bernardino	79	1
91789	Walnut	Los Angeles	75	3
91790	West Covina	Los Angeles	75	3
91791	West Covina	Los Angeles	75	3
91792	West Covina	Los Angeles	75	3
91801	Alhambra	Los Angeles	75	3
91803	Alhambra	Los Angeles	75	3
91901	Alpine	San Diego	22	1
91902	Bonita	San Diego	22	1
91905	Boulevard	San Diego	53	1
91906	Campo	San Diego	53	1
91910	Chula Vista	San Diego	22	1
91911	Chula Vista	San Diego	22	1
91913	Chula Vista	San Diego	22	1
91914	Chula Vista	San Diego	22	1
91915	Chula Vista	San Diego	22	1
91916	Descanso	San Diego	53	1
91917	Dulzura	San Diego	22	1
91931	Guatay	San Diego	53	1
91932	Imperial Beach	San Diego	21	1
91934	Jacumba	San Diego	53	1
91935	Jamul	San Diego	22	1
91941	La Mesa	San Diego	22	1
91942	La Mesa	San Diego	22	1
91945	Lemon Grove	San Diego	22	1
91948	Mount Laguna	San Diego	53	1
91950	National City	San Diego	21	1
91962	Pine Valley	San Diego	53	1
91963	Potrero	San Diego	53	1
91977	Spring Valley	San Diego	22	1
91978	Spring Valley	San Diego	22	1
91980	Tecate	San Diego	53	1
92003	Bonsall	San Diego	22	1
92004	Borrego Springs	San Diego	53	1
92007	Cardiff by the Sea	San Diego	22	1
92008	Carlsbad	San Diego	22	1

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
92009	Carlsbad	San Diego	22	1
92010	Carlsbad	San Diego	22	1
92011	Carlsbad	San Diego	22	1
92014	Del Mar	San Diego	22	1
92019	El Cajon	San Diego	22	1
92020	El Cajon	San Diego	22	1
92021	El Cajon	San Diego	22	1
92024	Encinitas	San Diego	22	1
92025	Escondido	San Diego	22	1
92026	Escondido	San Diego	22	1
92027	Escondido	San Diego	22	1
92028	Fallbrook	San Diego	22	1
92029	Escondido	San Diego	22	1
92036	Julian	San Diego	53	1
92037	La Jolla	San Diego	22	1
92040	Lakeside	San Diego	22	1
92054	Oceanside	San Diego	22	1
92055	Camp Piton	San Diego	22	1
92056	Oceanside	San Diego	22	1
92057	Oceanside	San Diego	22	1
92059	Pala	San Diego	22	1
92060	Palomar Mountain	San Diego	22	1
92061	Pauma Valley	San Diego	22	1
92064	Poway	San Diego	22	1
92065	Ramona	San Diego	22	1
92066	Ranchita	San Diego	53	1
92067	Rancho Santa Fe	San Diego	22	1
92068	San Luis Rey	San Diego	22	1
92069	San Marcos	San Diego	22	1
92070	Santa Ysabel	San Diego	53	1
92071	Santee	San Diego	22	1
92075	Solana Beach	San Diego	22	1
92082	Valley Center	San Diego	22	1
92083	Vista	San Diego	22	1
92084	Vista	San Diego	22	1
92086	Warner Springs	San Diego	53	1
92101	San Diego	San Diego	21	1
92102	San Diego	San Diego	21	1
92103	San Diego	San Diego	21	1
92104	San Diego	San Diego	21	1
92105	San Diego	San Diego	21	1
92106	San Diego	San Diego	22	1
92107	San Diego	San Diego	21	1
92108	San Diego	San Diego	22	1
92109	San Diego	San Diego	22	1
92110	San Diego	San Diego	22	1
92111	San Diego	San Diego	22	1
92113	San Diego	San Diego	21	1
92114	San Diego	San Diego	21	1
92115	San Diego	San Diego	21	1
92116	San Diego	San Diego	21	1
92117	San Diego	San Diego	22	1
92118	Coronado	San Diego	22	1
92119	San Diego	San Diego	22	1
92120	San Diego	San Diego	22	1
92121	San Diego	San Diego	22	1

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
92122	San Diego	San Diego	22	1
92123	San Diego	San Diego	22	1
92124	San Diego	San Diego	22	1
92125	San Diego	San Diego	22	1
92126	San Diego	San Diego	22	1
92127	San Diego	San Diego	21	1
92128	San Diego	San Diego	22	1
92129	San Diego	San Diego	22	1
92130	San Diego	San Diego	22	1
92131	San Diego	San Diego	22	1
92133	San Diego	San Diego	21	1
92134	San Diego	San Diego	21	1
92135	San Diego	San Diego	22	1
92136	San Diego	San Diego	21	1
92139	San Diego	San Diego	21	1
92145	San Diego	San Diego	22	1
92150	San Diego	San Diego	21	1
92154	San Diego	San Diego	21	1
92155	(USN Amphib),SDO	San Diego	21	1
92173	San Ysidro	San Diego	21	1
92201	Indio	Riverside	52	1
92203	Indio	Riverside	52	1
92210	Palm Desert	Riverside	52	1
92211	Palm Desert	Riverside	52	1
92220	Banning	Riverside	17	1
92222	Bard	Imperial	84	3
92223	Beaumont	Riverside	17	1
92225	Blythe	Riverside	52	1
92227	Brawley	Imperial	84	3
92230	Cabazon	Riverside	79	1
92231	Calexico	Imperial	84	3
92233	Calipatria	Imperial	84	3
92234	Cathedral City	Riverside	52	1
92236	Coachella	Riverside	52	1
92239	Desert Center	Riverside	52	1
92240	Desert Hot Springs	Riverside	52	1
92241	Eagle Mtn	Riverside	52	1
92242	Earp	San Bernardino	52	1
92243	El Centro	Imperial	84	3
92249	Heber	Imperial	84	3
92250	Holtville	Imperial	84	3
92251	Imperial	Imperial	84	3
92252	Joshua Tree	San Bernardino	52	1
92253	La Quinta	Riverside	52	1
92254	Mecca	Riverside	52	1
92256	Morongo Valley	San Bernardino	52	1
92257	Niland	Imperial	84	3
92258	North Palm Springs	Riverside	52	1
92259	Ocotillo	Imperial	84	3
92260	Palm Desert	Riverside	52	1
92262	Palm Springs	Riverside	52	1
92264	Palm Springs	Riverside	52	1
92266	Palo Verde	Imperial	84	3
92267	Parker Dam	San Bernardino	52	1
92268	Pioneertown	San Bernardino	52	1

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HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
92269	Plaster City	Imperial	84	3
92270	Rancho Mirage	Riverside	52	1
92272	Ripley	Riverside	52	1
92273	Seeley	Imperial	84	3
92274	Thermal	Riverside	52	1
92275	Salton City	Imperial	84	3
92276	Thousand Palms	Riverside	52	1
92277	Twentynine Palms	San Bernardino	52	1
92278	Twentynine Palms	San Bernardino	52	1
92280	Vidal	San Bernardino	52	1
92281	Westmorland	Imperial	84	3
92282	Whitewater	Riverside	79	1
92283	Winterhaven	Imperial	84	3
92284	Yucca Valley	San Bernardino	52	1
92285	Landers	San Bernardino	52	1
92292	Palm Springs	Riverside	52	1
92301	Adelanto	San Bernardino	52	1
92302	Aguanga	Riverside	52	1
92304	Amboy	San Bernardino	52	1
92305	Angelus Oaks	San Bernardino	52	1
92306	Anza	Riverside	52	1
92307	Apple Valley	San Bernardino	52	1
92308	Apple Valley	San Bernardino	52	1
92309	Baker	San Bernardino	52	1
92310	Barstow	San Bernardino	52	1
92311	Barstow	San Bernardino	52	1
92313	Colton	San Bernardino	52	1
92314	Big Bear City	San Bernardino	52	1
92315	Big Bear Lake	San Bernardino	52	1
92316	Bloomington	San Bernardino	79	1
92317	Blue Jay	San Bernardino	52	1
92318	Bryn Mawr	San Bernardino	79	1
92319	Cadiz	San Bernardino	52	1
92320	Calimesa	Riverside	17	1
92321	Cedar Glen	San Bernardino	52	1
92322	Cdrpines Pk	San Bernardino	52	1
92323	Cima	San Bernardino	52	1
92324	Colton	San Bernardino	79	1
92325	Crestline	San Bernardino	52	1
92326	Crest Park	San Bernardino	52	1
92327	Daggett	San Bernardino	52	1
92328	Death Valley	Inyo	81	3
92330	Lake Elsinore	Riverside	79	1
92332	Essex	San Bernardino	52	1
92333	Fawnskin	San Bernardino	52	1
92335	Fontana	San Bernardino	79	1
92336	Fontana	San Bernardino	79	1
92337	Fontana	San Bernardino	79	1
92338	Newberry Springs	San Bernardino	79	1
92339	Forest Falls	San Bernardino	52	1
92340	Gilman Hot Springs	Riverside	79	1
92341	Green Valley Lake	San Bernardino	52	1
92342	Helendale	San Bernardino	52	1
92344	Hesperia	San Bernardino	52	1

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HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
92345	Hesperia	San Bernardino	52	1
92346	Highland	San Bernardino	17	1
92347	Hinkley	San Bernardino	52	1
92348	Homeland	Riverside	78	1
92349	Idyllwild	Riverside	52	1
92351	Kelso	San Bernardino	52	1
92352	Lake Arrowhead	San Bernardino	52	1
92353	Lakeview	Riverside	79	1
92354	Loma Linda	San Bernardino	79	1
92355	Sun City	Riverside	79	1
92356	Lucerne Valley	San Bernardino	52	1
92358	Lytle Creek	San Bernardino	52	1
92359	Mentone	San Bernardino	17	1
92360	Moreno Valley	Riverside	79	1
92361	Mountain Center	Riverside	79	1
92362	Murrieta	Riverside	79	1
92363	Needles	San Bernardino	52	1
92364	Nipton	San Bernardino	52	1
92365	Newberry Springs	San Bernardino	52	1
92366	Mountain Pass	San Bernardino	52	1
92367	Nuevo	Riverside	79	1
92368	Oro Grande	San Bernardino	52	1
92369	Patton	San Bernardino	79	1
92370	Perris	Riverside	79	1
92371	Phelan	San Bernardino	52	1
92372	Pinon Hills	San Bernardino	52	1
92373	Redlands	San Bernardino	17	1
92374	Redlands	San Bernardino	17	1
92376	Rialto	San Bernardino	79	1
92377	Rialto	San Bernardino	79	1
92378	Rimforest	San Bernardino	52	1
92380	Sun City	Riverside	79	1
92381	Sun City	Riverside	79	1
92382	Running Springs	San Bernardino	52	1
92383	San Jacinto	Riverside	79	1
92384	Shoshone	Inyo	81	3
92385	Skyforest	San Bernardino	52	1
92386	Sugarloaf	San Bernardino	52	1
92387	Postal Ave Sta	Riverside	79	1
92388	Moreno Valley	Riverside	79	1
92389	Tecopa	Inyo	81	3
92390	Temecula	Riverside	79	1
92391	Twin Peaks	San Bernardino	52	1
92392	Victorville	San Bernardino	52	1
92394	Victorville	San Bernardino	52	1
92395	Victorville	San Bernardino	52	1
92396	Winchester	Riverside	79	1
92397	Wrightwood	San Bernardino	52	1
92398	Yermo	San Bernardino	52	1
92399	Yucaipa	San Bernardino	17	1
92401	San Bernardino	San Bernardino	79	1
92404	San Bernardino	San Bernardino	79	1
92405	San Bernardino	San Bernardino	79	1
92407	San Bernardino	San Bernardino	79	1
92408	San Bernardino	San Bernardino	79	1

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HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
92410	San Bernardino	San Bernardino	79	1
92411	San Bernardino	San Bernardino	79	1
92501	Riverside	Riverside	79	1
92503	Riverside	Riverside	79	1
92504	Riverside	Riverside	79	1
92505	Riverside	Riverside	79	1
92506	Riverside	Riverside	79	1
92507	Riverside	Riverside	79	1
92508	Riverside	Riverside	79	1
92509	Riverside	Riverside	79	1
92518	Riverside	Riverside	79	1
92530	Lake Elsinore	Riverside	79	1
92532	Lake Elsinore	Riverside	79	1
92536	Aguanga	Riverside	52	1
92539	Anza	Riverside	52	1
92543	Hemet	Riverside	78	1
92544	Hemet	Riverside	78	1
92545	Hemet	Riverside	78	1
92548	Homeland	Riverside	79	1
92549	Idyllwild	Riverside	52	1
92551	Moreno Valley	Riverside	79	1
92553	Sunnymead	Riverside	79	1
92555	Moreno Valley	Riverside	79	1
92557	Moreno Valley	Riverside	79	1
92561	Mountain Center	Riverside	52	1
92562	Murrieta	Riverside	79	1
92563	Murrieta	Riverside	79	1
92567	Lakeview	Riverside	79	1
92570	Perris	Riverside	79	1
92571	Perris	Riverside	79	1
92582	San Jacinto	Riverside	79	1
92583	San Jacinto	Riverside	79	1
92584	Sun City	Riverside	78	1
92585	Romoland	Riverside	79	1
92586	Sun City	Riverside	78	1
92587	Romoland	Riverside	79	1
92590	Temecula	Riverside	79	1
92591	Temecula	Riverside	79	1
92592	Temecula	Riverside	79	1
92595	Wildomar	Riverside	79	1
92596	Winchester	Riverside	79	1
92602	Irvine	Orange	10	3
92603	Irvine	Orange	10	3
92604	Irvine	Orange	10	3
92606	Irvine	Orange	10	3
92610	El Toro	Orange	13	3
92612	Irvine	Orange	10	3
92617	Irvine	Orange	10	3
92614	Irvine	Orange	10	3
92618	Irvine	Orange	10	3
92621	Brea	Orange	10	3
92624	Capistrano Beach	Orange	13	3
92625	Corona Del Mar	Orange	12	3
92626	Costa Mesa	Orange	12	3
92627	Costa Mesa	Orange	12	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
92629	Dana Point	Orange	13	3
92630	El Toro	Orange	13	3
92631	Fullerton	Orange	10	3
92632	Fullerton	Orange	10	3
92633	Fullerton	Orange	10	3
92635	Fullerton	Orange	10	3
92637	Laguna Hills	Orange	13	3
92640	Garden Grove	Orange	11	3
92641	Garden Grove	Orange	11	3
92643	Garden Grove	Orange	11	3
92644	Garden Grove	Orange	11	3
92645	Garden Grove	Orange	11	3
92646	Huntington Beach	Orange	12	3
92647	Huntington Beach	Orange	12	3
92648	Huntington Beach	Orange	12	3
92649	Huntington Beach	Orange	12	3
92650	Irvine	Orange	10	3
92651	Laguna Beach	Orange	13	3
92653	Laguna Beach	Orange	13	3
92655	Midway City	Orange	12	3
92656	Laguna Beach	Orange	13	3
92657	Newport Beach	Orange	12	3
92660	Newport Beach	Orange	12	3
92661	Newport Beach	Orange	12	3
92662	Newport Beach	Orange	12	3
92663	Newport Beach	Orange	12	3
92665	Orange	Orange	10	3
92666	Orange	Orange	10	3
92667	Orange	Orange	10	3
92668	Orange	Orange	10	3
92669	Orange	Orange	10	3
92670	Placentia	Orange	10	3
92672	San Clemente	Orange	13	3
92673	San Clemente	Orange	13	3
92675	San Juan Capistrano	Orange	13	3
92676	Silverado	Orange	13	3
92677	Laguna Beach	Orange	13	3
92679	Trabuco Canyon	Orange	13	3
92680	Tustin	Orange	12	3
92683	Westminster	Orange	12	3
92686	Yorba Linda	Orange	10	3
92687	Yorba Linda	Orange	10	3
92688	Trabuco Canyon	Orange	13	3
92691	Mission Viejo	Orange	13	3
92692	Mission Viejo	Orange	13	3
92694	Ladera Ranch	Orange	13	3
92701	Santa Ana	Orange	11	3
92703	Santa Ana	Orange	11	3
92704	Santa Ana	Orange	11	3
92705	Santa Ana	Orange	11	3
92706	Santa Ana	Orange	11	3
92707	Santa Ana	Orange	11	3
92708	Santa Ana	Orange	12	3
92714	Santa Ana	Orange	12	3
92715	Santa Ana	Orange	12	3
92718	Santa Ana	Orange	12	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
92720	Santa Ana	Orange	12	3
92780	Tustin	Orange	12	3
92782	Tustin	Orange	12	3
92801	Anaheim	Orange	11	3
92802	Anaheim	Orange	11	3
92804	Anaheim	Orange	11	3
92805	Anaheim	Orange	11	3
92806	Anaheim	Orange	11	3
92807	Anaheim	Orange	10	3
92808	Anaheim	Orange	10	3
92821	Brea	Orange	10	3
92823	Brea	Orange	10	3
92831	Fullerton	Orange	10	3
92832	Fullerton	Orange	10	3
92833	Fullerton	Orange	10	3
92835	Fullerton	Orange	10	3
92840	Garden Grove	Orange	11	3
92841	Garden Grove	Orange	11	3
92842	Garden Grove	Orange	11	3
92843	Garden Grove	Orange	11	3
92844	Garden Grove	Orange	11	3
92845	Garden Grove	Orange	11	3
92860	Norco	Riverside	79	1
92861	Villa Park	Orange	10	3
92862	Orange	Orange	10	3
92865	Orange	Orange	10	3
92866	Orange	Orange	10	3
92867	Orange	Orange	10	3
92868	Orange	Orange	10	3
92869	Orange	Orange	10	3
92870	Placentia	Orange	10	3
92878	Corona	Riverside	79	1
92879	Corona	Riverside	79	1
92880	Corona	Riverside	79	1
92881	Corona	Riverside	79	1
92882	Corona	Riverside	79	1
92883	Corona	Riverside	79	1
92886	Yorba Linda	Orange	10	3
92887	Yorba Linda	Orange	10	3
93001	Ventura	Ventura	98	3
93003	Ventura	Ventura	98	3
93004	Ventura	Ventura	98	3
93010	Camarillo	Ventura	98	3
93012	Camarillo	Ventura	98	3
93013	Carpinteria	Santa Barbara	97	3
93015	Fillmore	Ventura	98	3
93021	Moorpark	Ventura	98	3
93022	Oak View	Ventura	98	3
93023	Ojai	Ventura	98	3
93030	Oxnard	Ventura	98	3
93033	Oxnard	Ventura	98	3
93035	Oxnard	Ventura	98	3
93040	Piru	Ventura	98	3
93041	Port Hueneme	Ventura	98	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
93042	Point Mugu	Ventura	98	3
93043	Naval	Ventura	98	3
93060	Santa Paula	Ventura	98	3
93063	Simi Valley	Ventura	98	3
93064	Brandeis	Ventura	98	3
93065	Simi Valley	Ventura	98	3
93066	Somis	Ventura	98	3
93067	Summerland	Santa Barbara	97	3
93101	Santa Barbara	Santa Barbara	97	3
93103	Santa Barbara	Santa Barbara	97	3
93105	Santa Barbara	Santa Barbara	97	3
93106	Santa Barbara (UCSB)	Santa Barbara	97	3
93108	Santa Barbara	Santa Barbara	97	3
93109	Santa Barbara	Santa Barbara	97	3
93110	Santa Barbara	Santa Barbara	97	3
93111	Santa Barbara	Santa Barbara	97	3
93117	Santa Barbara	Santa Barbara	97	3
93201	Alpaugh	Tulare	89	2
93202	Armona	Kings	89	2
93203	Arvin	Kern	44	3
93204	Avenal	Kings	89	2
93205	Bodfish	Kern	44	3
93206	Buttonwillow	Kern	44	3
93207	California Hot Springs	Tulare	89	2
93208	Camp Nelson	Tulare	89	2
93210	Coalinga	Fresno	41	2
93212	Corcoran	Kings	89	2
93214	Cuyama	Santa Barbara	83	3
93215	Delano	Kern	44	3
93217	Di Giorgio	Kern	44	3
93218	Ducor	Tulare	89	2
93219	Earlimart	Tulare	89	2
93220	Edison	Kern	44	3
93221	Exeter	Tulare	89	2
93223	Farmersville	Tulare	89	2
93224	Fellows	Kern	44	3
93225	Frazier Park	Kern	44	3
93226	Glennville	Kern	44	3
93227	Goshen	Tulare	89	2
93230	Hanford	Kings	89	2
93234	Huron	Fresno	41	2
93235	Ivanhoe	Tulare	89	2
93237	Camp Kaweah	Tulare	89	2
93238	Kernville	Kern	44	3
93239	Kettleman City	Kings	89	2
93240	Lake Isabella	Kern	44	3
93241	Lamont	Kern	44	3
93242	Laton	Fresno	41	2
93243	Lebec	Kern	44	3
93244	Lemoncove	Tulare	89	2
93245	Lemoore	Kings	89	2
93246	Lemoore	Kings	89	2
93247	Lindsay	Tulare	89	2

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
93249	Lost Hills	Kern	44	3
93250	McFarland	Kern	44	3
93251	McKittrick	Kern	44	3
93252	Maricopa	Kern	44	3
93254	New Cuyama	Santa Barbara	83	3
93255	Onyx	Kern	44	3
93256	Pixley	Tulare	89	2
93257	Porterville	Tulare	89	2
93260	Posey	Tulare	89	2
93261	Richgrove	Tulare	89	2
93262	Sequoia National Park	Tulare	89	2
93263	Shafter	Kern	44	3
93265	Springville	Tulare	89	2
93266	Stratford	Kings	89	2
93267	Strathmore	Tulare	89	2
93268	Taft	Kern	44	3
93270	Terra Bella	Tulare	89	2
93271	Three Rivers	Tulare	89	2
93272	Tipton	Tulare	89	2
93274	Tulare	Tulare	89	2
93276	Tupman	Kern	44	3
93277	Visalia	Tulare	89	2
93280	Wasco	Kern	44	3
93282	Waukena	Tulare	89	2
93283	Weldon	Kern	44	3
93285	Wofford Heights	Kern	44	3
93286	Woodlake	Tulare	89	2
93287	Woody	Kern	44	3
93291	Visalia	Tulare	89	2
93292	Visalia	Tulare	89	2
93301	Bakersfield	Kern	44	3
93304	Bakersfield	Kern	44	3
93305	Bakersfield	Kern	44	3
93306	Bakersfield	Kern	44	3
93307	Bakersfield	Kern	44	3
93308	Bakersfield	Kern	44	3
93309	Bakersfield	Kern	44	3
93311	Bakersfield	Kern	44	3
93312	Bakersfield	Kern	44	3
93313	Bakersfield	Kern	44	3
93314	Bakersfield	Kern	44	3
93401	San Luis Obispo	San Luis Obispo	83	3
93402	Los Osos	San Luis Obispo	83	3
93405	San Luis Obispo	San Luis Obispo	83	3
93407	San Luis Obispo	San Luis Obispo	83	3
93409	San Luis Obispo	San Luis Obispo	83	3
93410	San Luis Obispo	San Luis Obispo	83	3
93420	Arroyo Grande	San Luis Obispo	83	3
93422	Atascadero	San Luis Obispo	83	3
93424	Avila Beach	San Luis Obispo	83	3
93426	Bradley	Monterey	90	1
93427	Buellton	Santa Barbara	83	3
93428	Cambria	San Luis Obispo	83	3
93429	Casmalia	Santa Barbara	83	3

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
93430	Cayucos	San Luis Obispo	83	3
93431	Cholame	San Luis Obispo	83	3
93432	Creston	San Luis Obispo	83	3
93433	Grover City	San Luis Obispo	83	3
93434	Guadalupe	Santa Barbara	83	3
93435	Harmony	San Luis Obispo	83	3
93436	Lompoc	Santa Barbara	83	3
93437	Vbrg AFB	Santa Barbara	83	3
93440	Los Alamos	Santa Barbara	97	3
93441	Los Olivos	Santa Barbara	97	3
93442	Morro Bay	San Luis Obispo	83	3
93444	Nipomo	San Luis Obispo	83	3
93445	Oceano	San Luis Obispo	83	3
93446	Paso Robles	San Luis Obispo	83	3
93449	Pismo Beach	San Luis Obispo	83	3
93450	San Ardo	Monterey	90	1
93451	San Miguel	San Luis Obispo	83	3
93452	San Simeon	San Luis Obispo	83	3
93453	Santa Margarita	San Luis Obispo	83	3
93454	Santa Maria	Santa Barbara	83	3
93455	Santa Maria	Santa Barbara	83	3
93460	Santa Ynez	Santa Barbara	83	3
93461	Shandon	San Luis Obispo	83	3
93463	Solvang	Santa Barbara	83	3
93465	Templeton	San Luis Obispo	83	3
93501	Mojave	Kern	44	3
93505	Calif City	Kern	44	3
93510	Acton	Los Angeles	68	3
93512	Benton	Mono	81	1
93513	Big Pine	Inyo	81	3
93514	Bishop	Inyo	81	3
93516	Boron	Kern	44	3
93517	Bridgeport	Mono	81	1
93518	Caliente	Kern	44	3
93519	Cantil	Kern	44	3
93522	Darwin	Inyo	81	3
93523	Edwards	Kern	44	3
93526	Independence	Inyo	81	3
93527	Inyokern	Kern	44	3
93528	Johannesburg	Kern	44	3
93529	June Lake	Mono	81	1
93530	Keeler	Inyo	81	3
93531	Keene	Kern	44	3
93532	Lake Hughes	Los Angeles	68	3
93534	Lancaster	Los Angeles	68	3
93535	Lancaster	Los Angeles	68	3
93536	Lancaster	Los Angeles	68	3
93541	Lee Vining	Mono	81	1
93542	Little Lake	Inyo	81	3
93543	Littlerock	Los Angeles	68	3
93544	Llano	Los Angeles	68	3
93545	Lone Pine	Inyo	81	3
93546	Mammoth Lakes	Mono	81	1
93549	Olancha	Inyo	81	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
93550	Palmdale	Los Angeles	68	3
93551	Palmdale	Los Angeles	68	3
93552	Palmdale	Los Angeles	68	3
93553	Pearblossom	Los Angeles	68	3
93554	Randsburg	Kern	44	3
93555	Ridgecrest	Kern	44	3
93558	Red Mountain	San Bernardino	52	1
93560	Rosamond	Kern	44	3
93561	Tehachapi	Kern	44	3
93562	Trona	San Bernardino	52	1
93563	Valyermo	Los Angeles	68	3
93591	Palmdale	Los Angeles	68	3
93601	Ahwahnee	Madera	82	2
93602	Auberry	Fresno	41	2
93603	Badger	Tulare	89	2
93604	Bass Lake	Madera	82	2
93605	Big Creek	Fresno	41	2
93606	Biola	Fresno	41	2
93607	Burrel	Fresno	41	2
93608	Cantua Creek	Fresno	41	2
93609	Caruthers	Fresno	41	2
93610	Chowchilla	Madera	82	2
93611	Clovis	Fresno	40	2
93612	Clovis	Fresno	40	2
93614	Coarsegold	Madera	82	2
93615	Cutler	Tulare	89	2
93616	Del Rey	Fresno	41	2
93618	Dinuba	Tulare	89	2
93619	Clovis	Fresno	40	2
93621	Dunlap	Fresno	41	2
93622	Firebaugh	Fresno	41	2
93623	Fish Camp	Mariposa	81	2
93624	Five Points	Fresno	41	2
93625	Fowler	Fresno	41	2
93626	Friant	Fresno	41	2
93627	Helm	Fresno	41	2
93628	Hume	Fresno	41	2
93629	Huntington Lake	Fresno	41	2
93630	Kerman	Fresno	41	2
93631	Kingsburg	Fresno	41	2
93633	Kings Cny Pk	Fresno	41	2
93634	Lakeshore	Fresno	41	2
93635	Los Banos	Merced	43	2
93637	Madera	Madera	82	2
93638	Ital Swiss	Madera	82	2
93640	Mendota	Fresno	41	2
93641	Miramonte	Fresno	41	2
93642	Mono Hot Springs	Fresno	41	2
93643	North Fork	Madera	82	2
93644	Oakhurst	Madera	82	2
93645	ONeals	Madera	82	2
93646	Orange Cove	Fresno	41	2
93647	Orosi	Tulare	89	2

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
93648	Parlier	Fresno	41	2
93649	Piedra	Fresno	41	2
93650	Pinedale	Fresno	40	2
93651	Prather	Fresno	41	2
93652	Raisin	Fresno	41	2
93653	Raymond	Madera	82	2
93654	Reedley	Fresno	41	2
93656	Riverdale	Fresno	41	2
93657	Sanger	Fresno	41	2
93660	San Joaquin	Fresno	41	2
93661	Santa Rita Park	Merced	43	2
93662	Selma	Fresno	41	2
93664	Shaver Lake	Fresno	41	2
93665	South Dos Palos	Merced	43	2
93666	Sultana	Tulare	89	2
93667	Tollhouse	Fresno	41	2
93668	Tranquillity	Fresno	41	2
93669	Wishon	Madera	82	2
93670	Yetttem	Tulare	89	2
93673	Traver	Tulare	89	2
93675	Squaw Valley	Fresno	41	2
93701	Fresno	Fresno	40	2
93702	Fresno	Fresno	40	2
93703	Fresno	Fresno	40	2
93704	Fresno	Fresno	40	2
93705	Fresno	Fresno	40	2
93706	Fresno	Fresno	40	2
93710	Fresno	Fresno	40	2
93711	Fresno	Fresno	40	2
93720	Fresno	Fresno	40	2
93721	Fresno	Fresno	40	2
93722	Fresno	Fresno	40	2
93725	Fresno	Fresno	40	2
93726	Fresno	Fresno	40	2
93727	Fresno	Fresno	40	2
93728	Fresno	Fresno	40	2
93901	Salinas	Monterey	83	1
93905	Salinas	Monterey	83	1
93906	Salinas	Monterey	83	1
93907	Salinas	Monterey	83	1
93908	Salinas	Monterey	83	1
93920	Big Sur	Monterey	90	1
93921	Carmel	Monterey	90	1
93923	Carmel	Monterey	90	1
93924	Carmel Valley	Monterey	90	1
93925	Chualar	Monterey	90	1
93926	Gonzales	Monterey	90	1
93927	Greenfield	Monterey	90	1
93928	Jolon	Monterey	90	1
93930	King City	Monterey	90	1
93932	Lockwood	Monterey	90	1
93933	Marina	Monterey	90	1
93940	Monterey	Monterey	90	1

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
93941	Fort Ord	Monterey	90	1
93950	Pacific Grove	Monterey	90	1
93953	Pebble Beach	Monterey	90	1
93954	San Lucas	Monterey	90	1
93955	Seaside	Monterey	90	1
93960	Soledad	Monterey	90	1
93962	Spreckles	Monterey	90	1
94002	Belmont	San Mateo	32	3
94003	Belmont	San Mateo	32	3
94005	Brisbane	San Mateo	32	3
94010	Burlingame	San Mateo	32	3
94012	Burlingame	San Mateo	32	3
94014	Daly City	San Mateo	32	3
94015	Daly City	San Mateo	32	3
94018	El Granada	San Mateo	32	3
94019	Half Moon Bay	San Mateo	32	3
94020	La Honda	San Mateo	32	3
94021	Loma Mar	San Mateo	32	3
94022	Los Altos	Santa Clara	60	3
94024	Los Altos	Santa Clara	60	3
94025	Menlo Park	San Mateo	32	3
94027	Menlo Park	San Mateo	32	3
94028	Menlo Park	San Mateo	32	3
94029	Menlo Park	San Mateo	32	3
94030	Millbrae	San Mateo	32	3
94031	Millbrae	San Mateo	32	3
94035	Moffett Fld	Santa Clara	15	3
94037	Montara	San Mateo	32	3
94038	Moss Beach	San Mateo	32	3
94040	Mountain View	Santa Clara	60	3
94041	Mountain View	Santa Clara	60	3
94043	Mountain View	Santa Clara	60	3
94044	Pacifica	San Mateo	32	3
94059	Redwood City	San Mateo	32	3
94060	Pescadero	San Mateo	32	3
94061	Redwood City	San Mateo	32	3
94062	Redwood City	San Mateo	32	3
94063	Redwood City	San Mateo	32	3
94065	Redwood City	San Mateo	32	3
94066	San Bruno	San Mateo	32	3
94067	San Bruno	San Mateo	32	3
94070	San Carlos	San Mateo	32	3
94071	San Carlos	San Mateo	32	3
94074	San Gregorio	San Mateo	32	3
94080	South San Francisco	San Mateo	32	3
94085	Sunnyvale	Santa Clara	15	3
94086	Sunnyvale	Santa Clara	15	3
94087	Sunnyvale	Santa Clara	15	3
94089	Sunnyvale	Santa Clara	15	3
94090	Sunnyvale	Santa Clara	15	3
94091	Sunnyvale	Santa Clara	15	3
94094	Sunnyvale	Santa Clara	60	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
94102	San Francisco	San Francisco	7	3
94103	San Francisco	San Francisco	7	3
94104	San Francisco	San Francisco	7	3
94105	San Francisco	San Francisco	7	3
94107	San Francisco	San Francisco	7	3
94108	San Francisco	San Francisco	7	3
94109	San Francisco	San Francisco	7	3
94110	San Francisco	San Francisco	7	3
94111	San Francisco	San Francisco	7	3
94112	San Francisco	San Francisco	7	3
94114	San Francisco	San Francisco	7	3
94115	San Francisco	San Francisco	7	3
94116	San Francisco	San Francisco	7	3
94117	San Francisco	San Francisco	7	3
94118	San Francisco	San Francisco	7	3
94121	San Francisco	San Francisco	7	3
94122	San Francisco	San Francisco	7	3
94123	San Francisco	San Francisco	7	3
94124	San Francisco	San Francisco	7	3
94127	San Francisco	San Francisco	7	3
94129	San Francisco	San Francisco	7	3
94130	Treasure Island	San Francisco	7	3
94131	San Francisco	San Francisco	7	3
94132	San Francisco	San Francisco	7	3
94133	San Francisco	San Francisco	7	3
94134	San Francisco	San Francisco	7	3
94157	San Francisco	San Francisco	7	3
94165	San Francisco	San Francisco	7	3
94166	San Francisco	San Francisco	7	3
94167	San Francisco	San Francisco	7	3
94168	San Francisco	San Francisco	7	3
94169	San Francisco	San Francisco	7	3
94170	San Francisco	San Francisco	7	3
94172	San Francisco	San Francisco	7	3
94301	Palo Alto	Santa Clara	60	3
94303	Palo Alto	Santa Clara	60	3
94304	Palo Alto	Santa Clara	60	3
94305	Palo Alto	Santa Clara	60	3
94306	Palo Alto	Santa Clara	60	3
94307	Palo Alto	Santa Clara	60	3
94308	Palo Alto	Santa Clara	60	3
94310	Palo Alto	Santa Clara	60	3
94350	Modesto	Stanislaus	43	2
94401	San Mateo	San Mateo	32	3
94402	San Mateo	San Mateo	32	3
94403	San Mateo	San Mateo	32	3
94404	San Mateo	San Mateo	32	3
94405	San Mateo	San Mateo	32	3
94406	San Mateo	San Mateo	32	3
94407	San Mateo	San Mateo	32	3
94408	San Mateo	San Mateo	32	3
94409	San Mateo	San Mateo	32	3
94501	Alameda	Alameda	16	3
94502	Alameda	Alameda	16	3

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
94503	American Canyon	Solano	96	3
94506	Danville	Contra Costa	61	3
94507	Alamo	Contra Costa	61	3
94508	Angwin	Napa	20	3
94509	Antioch	Contra Costa	61	3
94510	Benicia	Solano	20	3
94511	Bethel Island	Contra Costa	61	3
94512	Birds Landing	Solano	20	3
94513	Brentwood	Contra Costa	61	3
94514	Byron	Contra Costa	61	3
94515	Calistoga	Napa	20	3
94516	Canyon	Contra Costa	61	3
94517	Clayton	Contra Costa	61	3
94518	Concord	Contra Costa	61	3
94519	Concord	Contra Costa	61	3
94520	Concord	Contra Costa	61	3
94521	Concord	Contra Costa	61	3
94523	Concord	Contra Costa	61	3
94525	Crockett	Contra Costa	61	3
94526	Danville	Contra Costa	61	3
94528	Diablo	Contra Costa	61	3
94530	El Cerrito	Contra Costa	61	3
94533	Fairfield	Solano	20	3
94534	Fairfield	Solano	20	3
94535	Travis AFB	Solano	20	3
94536	Fremont	Alameda	24	3
94538	Fremont	Alameda	24	3
94539	Fremont	Alameda	24	3
94541	Hayward	Alameda	63	3
94542	Hayward	Alameda	63	3
94544	Hayward	Alameda	63	3
94545	Hayward	Alameda	63	3
94546	Hayward	Alameda	63	3
94547	Hercules	Contra Costa	61	3
94548	Knightsen	Contra Costa	61	3
94549	Lafayette	Contra Costa	61	3
94550	Livermore	Alameda	61	3
94551	Livermore	Alameda	61	3
94552	Hayward	Alameda	63	3
94553	Martinez	Contra Costa	61	3
94555	Fremont	Alameda	24	3
94556	Moraga	Contra Costa	61	3
94557	Mt Eden	Alameda	63	3
94558	Napa	Napa	20	3
94559	Napa	Napa	20	3
94560	Newark	Alameda	24	3
94561	Oakley	Contra Costa	61	3
94562	Oakville	Napa	20	3
94563	Orinda	Contra Costa	61	3
94564	Pinole	Contra Costa	61	3
94565	Pittsburg	Contra Costa	61	3
94566	Pleasanton	Alameda	61	3
94567	Pope Valley	Napa	20	3
94568	Pleasanton	Alameda	61	3
94569	Port Costa	Contra Costa	61	3
94570	Rheem Vly	Contra Costa	61	3
94571	Rio Vista	Solano	20	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
94572	Rodeo	Contra Costa	61	3
94573	Rutherford	Napa	20	3
94574	Saint Helena	Napa	20	3
94576	Deer Park	Napa	20	3
94577	San Leandro	Alameda	63	3
94578	San Leandro	Alameda	63	3
94579	San Leandro	Alameda	63	3
94580	San Lorenzo	Alameda	63	3
94582	San Ramon	Contra Costa	61	3
94583	San Ramon	Contra Costa	61	3
94585	Suisun City	Solano	20	3
94586	Sunol	Alameda	61	3
94587	Union City	Alameda	24	3
94588	Pleasanton	Alameda	61	3
94589	Vallejo	Solano	96	3
94590	Vallejo	Solano	96	3
94591	Vallejo	Solano	96	3
94592	Mare Island	Solano	96	3
94595	Walnut Creek	Contra Costa	61	3
94596	Walnut Creek	Contra Costa	61	3
94597	Walnut Creek	Contra Costa	61	3
94598	Walnut Creek	Contra Costa	61	3
94599	Yountville	Napa	20	3
94601	Oakland	Alameda	62	3
94602	Oakland	Alameda	62	3
94603	Oakland	Alameda	62	3
94605	Oakland	Alameda	62	3
94606	Oakland	Alameda	62	3
94607	Oakland	Alameda	62	3
94608	Oakland	Alameda	62	3
94609	Oakland	Alameda	62	3
94610	Oakland	Alameda	62	3
94611	Oakland	Alameda	63	3
94612	Oakland	Alameda	62	3
94613	Oakland	Alameda	62	3
94614	Oakland	Alameda	63	3
94618	Oakland	Alameda	62	3
94619	Oakland	Alameda	62	3
94621	Oakland	Alameda	62	3
94702	Berkeley	Alameda	62	3
94703	Berkeley	Alameda	62	3
94704	Berkeley	Alameda	62	3
94705	Berkeley	Alameda	62	3
94706	Berkeley	Alameda	62	3
94707	Berkeley	Alameda	63	3
94708	Berkeley	Alameda	63	3
94709	Berkeley	Alameda	63	3
94710	Berkeley	Alameda	16	3
94712	Berkeley	Alameda	63	3
94720	Berkeley	Alameda	63	3
94801	Richmond	Contra Costa	61	3
94803	Richmond	Contra Costa	61	3
94804	Richmond	Contra Costa	61	3
94805	Richmond	Contra Costa	61	3
94806	Richmond	Contra Costa	61	3
94901	San Rafael	Marin	34	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
94903	San Rafael	Marin	34	3
94904	San Rafael	Marin	34	3
94920	Belvedere-Tiburon	Marin	34	3
94922	Bodega	Sonoma	35	3
94923	Bodega Bay	Sonoma	35	3
94924	Bolinas	Marin	14	3
94925	Corte Madera	Marin	34	3
94926	Cotati	Sonoma	35	3
94928	Cotati	Sonoma	35	3
94929	Dillon Beach	Marin	14	3
94930	Fairfax	Marin	34	3
94931	Cotati	Sonoma	35	3
94933	Forest Knolls	Marin	14	3
94937	Inverness	Marin	14	3
94938	Lagunitas	Marin	14	3
94939	Larkspur	Marin	34	3
94940	Marshall	Marin	14	3
94941	Mill Valley	Marin	34	3
94945	Novato	Marin	34	3
94946	Nicasio	Marin	14	3
94947	Novato	Marin	34	3
94948	Gridley	Butte	80	2
94949	Novato	Marin	34	3
94950	Olema	Marin	14	3
94951	Penngrove	Sonoma	35	3
94952	Petaluma	Sonoma	35	3
94954	Petaluma	Sonoma	35	3
94956	Point Reyes Station	Marin	14	3
94957	Ross	Marin	34	3
94960	San Anselmo	Marin	34	3
94963	San Geronimo	Marin	14	3
94964	San Quentin	Marin	34	3
94965	Sausalito	Marin	34	3
94970	Stinson Beach	Marin	14	3
94971	Tomales	Marin	14	3
94972	Valley Ford	Sonoma	35	3
94973	Woodacre	Marin	14	3
94978	Corte Madera	Marin	34	3
95002	Alviso	Santa Clara	60	3
95003	Aptos	Santa Cruz	85	3
95004	Aromas	Monterey	90	1
95005	Ben Lomond	Santa Cruz	85	3
95006	Boulder Creek	Santa Cruz	85	3
95007	Brookdale	Santa Cruz	85	3
95008	Campbell	Santa Clara	60	3
95010	Capitola	Santa Cruz	85	3
95012	Castroville	Monterey	90	1
95013	Coyote	Santa Clara	23	3
95014	Cupertino	Santa Clara	60	3
95017	Davenport	Santa Cruz	85	3
95018	Felton	Santa Cruz	85	3
95019	Freedom	Santa Cruz	85	3
95020	Gilroy	Santa Clara	23	3
95023	Hollister	San Benito	83	1
95026	Holy City	Santa Clara	60	3
95030	Los Gatos	Santa Clara	60	3

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95032	Los Gatos	Santa Clara	60	3
95035	Milpitas	Santa Clara	23	3
95037	Morgan Hill	Santa Clara	23	3
95039	Moss Landing	Monterey	90	1
95041	Mount Hermon	Santa Cruz	85	3
95042	New Almaden	Santa Clara	60	3
95043	Paicines	San Benito	83	1
95044	Redwood Estates	Santa Clara	60	3
95045	San Juan Bautista	San Benito	83	1
95046	San Martin	Santa Clara	23	3
95050	Santa Clara	Santa Clara	60	3
95051	Santa Clara	Santa Clara	60	3
95053	Santa Clara	Santa Clara	60	3
95054	Santa Clara	Santa Clara	60	3
95060	Santa Cruz	Santa Cruz	85	3
95062	Santa Cruz	Santa Cruz	85	3
95064	Santa Cruz	Santa Cruz	85	3
95065	Santa Cruz	Santa Cruz	85	3
95066	Scotts Valley	Santa Cruz	85	3
95070	Saratoga	Santa Clara	60	3
95073	Soquel	Santa Cruz	85	3
95075	Tres Pinos	San Benito	83	1
95076	Watsonville	Santa Cruz	85	3
95110	San Jose	Santa Clara	65	3
95111	San Jose	Santa Clara	64	3
95112	San Jose	Santa Clara	65	3
95113	San Jose	Santa Clara	65	3
95116	San Jose	Santa Clara	65	3
95117	San Jose	Santa Clara	65	3
95118	San Jose	Santa Clara	64	3
95119	San Jose	Santa Clara	64	3
95120	San Jose	Santa Clara	64	3
95121	San Jose	Santa Clara	60	3
95122	San Jose	Santa Clara	65	3
95123	San Jose	Santa Clara	64	3
95124	San Jose	Santa Clara	64	3
95125	San Jose	Santa Clara	64	3
95126	San Jose	Santa Clara	65	3
95127	San Jose	Santa Clara	65	3
95128	San Jose	Santa Clara	65	3
95129	San Jose	Santa Clara	64	3
95130	San Jose	Santa Clara	64	3
95131	San Jose	Santa Clara	64	3
95132	San Jose	Santa Clara	64	3
95133	San Jose	Santa Clara	64	3
95134	San Jose	Santa Clara	60	3
95135	San Jose	Santa Clara	64	3
95136	San Jose	Santa Clara	64	3
95138	San Jose	Santa Clara	64	3
95139	San Jose	Santa Clara	64	3
95140	San Jose	Santa Clara	64	3
95141	San Jose	Santa Clara	60	3
95148	San Jose	Santa Clara	64	3
95202	Stockton	San Joaquin	88	2
95203	Stockton	San Joaquin	88	2

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95206	Stockton	San Joaquin	88	2
95204	Stockton	San Joaquin	88	2
95205	Stockton	San Joaquin	88	2
95207	Stockton	San Joaquin	88	2
95209	Stockton	San Joaquin	88	2
95210	Stockton	San Joaquin	88	2
95211	Stockton	San Joaquin	88	2
95212	Stockton	San Joaquin	88	2
95215	Stockton	San Joaquin	88	2
95219	Stockton	San Joaquin	88	2
95220	Acampo	San Joaquin	88	2
95221	Altaville	Calaveras	80	2
95222	Angels Camp	Calaveras	80	2
95223	Arnold	Calaveras	80	2
95224	Avery	Calaveras	80	2
95225	Burson	Calaveras	80	2
95226	Campo Seco	Calaveras	80	2
95227	Clements	San Joaquin	88	2
95228	Copperopolis	Calaveras	80	2
95229	Douglas Flat	Calaveras	80	2
95230	Farmington	San Joaquin	88	2
95231	French Camp	San Joaquin	88	2
95232	Glencoe	Calaveras	80	2
95233	Hathaway Pines	Calaveras	80	2
95234	Holt	San Joaquin	88	2
95236	Linden	San Joaquin	88	2
95237	Lockeford	San Joaquin	88	2
95240	Lodi	San Joaquin	88	2
95242	Lodi	San Joaquin	88	2
95245	Mokelumne Hill	Calaveras	80	2
95246	Mountain Ranch	Calaveras	80	2
95247	Murphys	Calaveras	80	2
95248	Rail Road Flat	Calaveras	80	2
95249	San Andreas	Calaveras	80	2
95250	Sheepranch	Calaveras	80	2
95251	Vallecito	Calaveras	80	2
95252	Valley Springs	Calaveras	80	2
95253	Victor	San Joaquin	88	2
95254	Wallace	Calaveras	80	2
95255	West Point	Calaveras	80	2
95257	Nilseyville	Calaveras	80	2
95258	Woodbridge	San Joaquin	88	2
95301	Atwater	Merced	43	2
95303	Ballico	Merced	43	2
95304	Banta	San Joaquin	88	2
95305	Big Oak Flat	Tuolumne	81	2
95306	Catheys Valley	Mariposa	81	2
95307	Ceres	Stanislaus	43	2
95309	Chinese Camp	Tuolumne	81	2
95310	Columbia	Tuolumne	81	2
95311	Coulterville	Mariposa	81	2
95312	Cressey	Merced	43	2
95313	Crows Landing	Stanislaus	43	2
95315	Delhi	Merced	43	2
95316	Denair	Stanislaus	43	2

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95317	El Nido	Merced	43	2
95319	Empire	Stanislaus	43	2
95318	El Portal	Mariposa	81	2
95320	Escalon	San Joaquin	88	2
95321	Groveland	Tuolumne	81	2
95322	Gustine	Merced	43	2
95323	Hickman	Stanislaus	43	2
95324	Hilmar	Merced	43	2
95325	Hornitos	Mariposa	81	2
95326	Hughson	Stanislaus	43	2
95327	Jamestown	Tuolumne	81	2
95328	Keyes	Stanislaus	43	2
95329	La Grange	Stanislaus	43	2
95330	Lathrop	San Joaquin	88	2
95333	Le Grand	Merced	43	2
95334	Livingston	Merced	43	2
95335	Long Barn	Tuolumne	81	2
95336	Manteca	San Joaquin	88	2
95337	Manteca	San Joaquin	88	2
95338	Mariposa	Mariposa	81	2
95340	Merced	Merced	43	2
95342	Castle AFB	Merced	43	2
95345	Midpines	Mariposa	81	2
95346	MI-Wuk Village	Tuolumne	81	2
95347	Moccasin	Tuolumne	81	2
95348	Merced	Merced	43	2
95350	Modesto	Stanislaus	43	2
95351	Modesto	Stanislaus	43	2
95354	Modesto	Stanislaus	43	2
95355	Modesto	Stanislaus	43	2
95356	Modesto	Stanislaus	43	2
95357	Modesto	Stanislaus	43	2
95358	Modesto	Stanislaus	43	2
95360	Newman	Stanislaus	43	2
95361	Oakdale	Stanislaus	43	2
95363	Patterson	Stanislaus	43	2
95364	Pinecrest	Tuolumne	81	2
95365	Planada	Merced	43	2
95366	Ripon	San Joaquin	88	2
95367	Riverbank	Stanislaus	43	2
95368	Salida	Stanislaus	43	2
95369	Snelling	Merced	43	2
95370	Sonora	Tuolumne	81	2
95372	Soulsbyville	Tuolumne	81	2
95373	Standard	Tuolumne	81	2
95374	Stevinson	Merced	43	2
95375	Strawberry	Tuolumne	81	2
95376	Tracy	San Joaquin	88	2
95377	Tracy	San Joaquin	88	2
95379	Tuolumne	Tuolumne	81	2
95380	Turlock	Stanislaus	43	2
95382	Turlock	Stanislaus	43	2
95383	Twain Harte	Tuolumne	81	2
95384	Valley Home	Stanislaus	43	2
95385	Vernalis	Stanislaus	43	2
95386	Waterford	Stanislaus	43	2

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HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95387	Westley	Stanislaus	43	2
95388	Winton	Merced	43	2
95389	Yosemite National Park	Mariposa	81	2
95390	Riverbank	Stanislaus	43	2
95391	Tracy	San Joaquin	88	2
95401	Santa Rosa	Sonoma	35	3
95403	Santa Rosa	Sonoma	35	3
95404	Santa Rosa	Sonoma	35	3
95405	Santa Rosa	Sonoma	35	3
95407	Santa Rosa	Sonoma	35	3
95409	Santa Rosa	Sonoma	35	3
95410	Albion	Mendocino	95	1
95411	Alderpoint	Humboldt	95	1
95412	Annapolis	Sonoma	35	3
95414	Blocksburg	Humboldt	95	1
95415	Boonville	Mendocino	95	1
95416	Boyes Hot Springs	Sonoma	35	3
95417	Branscomb	Mendocino	95	1
95418	Calpella	Mendocino	95	1
95419	Camp Meeker	Sonoma	35	3
95420	Caspar	Mendocino	95	1
95421	Cazadero	Sonoma	35	3
95422	Clearlake	Lake	80	1
95423	Clearlake Oaks	Lake	80	1
95424	Clearlake Park	Lake	80	1
95425	Cloverdale	Sonoma	35	3
95426	Cobb	Lake	80	1
95427	Comptche	Mendocino	95	1
95428	Covelo	Mendocino	95	1
95429	Dos Rios	Mendocino	95	1
95430	Duncans Mills	Sonoma	35	3
95431	Eldridge	Sonoma	35	3
95432	Elk	Mendocino	95	1
95433	El Verano	Sonoma	35	3
95435	Finley	Lake	80	1
95436	Forestville	Sonoma	35	3
95437	Fort Bragg	Mendocino	95	1
95439	Fulton	Sonoma	35	3
95440	Garberville	Humboldt	95	1
95441	Geyserville	Sonoma	35	3
95442	Glen Ellen	Sonoma	35	3
95443	Glenhaven	Lake	80	1
95444	Graton	Sonoma	35	3
95445	Gualala	Mendocino	95	1
95446	Guerneville	Sonoma	35	3
95448	Healdsburg	Sonoma	35	3
95449	Hopland	Mendocino	95	1
95450	Jenner	Sonoma	35	3
95451	Kelseyville	Lake	80	1
95452	Kenwood	Sonoma	35	3
95453	Lakeport	Lake	80	1
95454	Laytonville	Mendocino	95	1
95455	Leggett	Mendocino	95	1
95456	Littleriver	Mendocino	95	1
95457	Lower Lake	Lake	80	1

TRAVELERS

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95458	Lucerne	Lake	80	1
95459	Manchester	Mendocino	95	1
95460	Mendocino	Mendocino	95	1
95461	Hidden Valley Lake	Lake	80	1
95462	Monte Rio	Sonoma	35	3
95463	Navarro	Mendocino	95	1
95464	Nice	Lake	80	1
95465	Occidental	Sonoma	35	3
95466	Philo	Mendocino	95	1
95467	Hidden Valley Lake	Lake	80	1
95468	Point Arena	Mendocino	95	1
95469	Potter Valley	Mendocino	95	1
95470	Redwood Valley	Mendocino	95	1
95471	Rio Nido	Sonoma	35	3
95472	Sebastopol	Sonoma	35	3
95476	Sonoma	Sonoma	35	3
95480	Stewarts Point	Sonoma	35	3
95481	Talmage	Mendocino	95	1
95482	Ukiah	Mendocino	95	1
95485	Upper Lake	Lake	80	1
95486	Villa Grande	Sonoma	35	3
95487	Vineburg	Sonoma	35	3
95488	Westport	Mendocino	95	1
95489	Whitethorn	Humboldt	95	1
95490	Willits	Mendocino	95	1
95492	Windsor	Sonoma	35	3
95493	Witter Sprgs	Lake	80	1
95494	Yorkville	Mendocino	95	1
95495	Zenia	Trinity	80	1
95497	Sea Ranch	Sonoma	35	3
95501	Eureka	Humboldt	95	1
95503	Eureka	Humboldt	95	1
95511	Alderpoint	Humboldt	95	1
95514	Blocksburg	Humboldt	95	1
95518	Arcata	Humboldt	95	1
95519	Mckinleyville	Humboldt	95	1
95521	Arcata	Humboldt	95	1
95524	Bayside	Humboldt	95	1
95525	Blue Lake	Humboldt	95	1
95526	Bridgeville	Humboldt	95	1
95527	Burnt Ranch	Trinity	80	1
95528	Carlotta	Humboldt	95	1
95531	Crescent City	Del Norte	95	1
95536	Ferndale	Humboldt	95	1
95537	Fields Landing	Humboldt	95	1
95538	Fort Dick	Del Norte	95	1
95540	Fortuna	Humboldt	95	1
95542	Garberville	Humboldt	95	1
95543	Gasquet	Del Norte	95	1
95545	Honeydew	Humboldt	95	1
95546	Hoopa	Humboldt	95	1
95547	Hydesville	Humboldt	95	1
95548	Klamath	Del Norte	95	1
95549	Kneeland	Humboldt	95	1
95550	Korbel	Humboldt	95	1

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95551	Loleta	Humboldt	95	1
95552	Mad River	Trinity	80	1
95553	Miranda	Humboldt	95	1
95554	Myers Flat	Humboldt	95	1
95555	Orick	Humboldt	95	1
95556	Orleans	Humboldt	95	1
95558	Petrolia	Humboldt	95	1
95559	Phillipsville	Humboldt	95	1
95560	Redway	Humboldt	95	1
95562	Rio Dell	Humboldt	95	1
95563	Salyer	Humboldt	95	1
95564	Samoa	Humboldt	95	1
95565	Scotia	Humboldt	95	1
95567	Smith River	Del Norte	95	1
95568	Somes Bar	Siskiyou	80	2
95569	Redcrest	Humboldt	95	1
95570	Trinidad	Humboldt	95	1
95571	Weott	Humboldt	95	1
95573	Willow Creek	Humboldt	95	1
95585	Leggett	Mendocino	95	1
95587	Piercy	Mendocino	95	1
95589	Whitethorn	Humboldt	95	1
95595	Zenia	Trinity	80	1
95601	Amador City	Amador	80	2
95602	Auburn	Placer	88	2
95603	Auburn	Placer	88	2
95604	Bowman	Placer	88	2
95605	Broderick	Yolo	86	2
95606	Brooks	Yolo	86	2
95607	Capay	Yolo	86	2
95608	Carmichael	Sacramento	86	2
95610	Citrus Heights	Sacramento	86	2
95612	Clarksburg	Yolo	86	2
95613	Coloma	El Dorado	88	2
95614	Cool	El Dorado	88	2
95615	Courtland	Sacramento	86	2
95616	Davis	Yolo	86	2
95618	Davis	Yolo	86	2
95619	Diamond Springs	El Dorado	88	2
95620	Dixon	Solano	20	3
95621	Citrus Heights	Sacramento	86	2
95622	East Nicolaus	Sutter	80	2
95623	El Dorado	El Dorado	19	2
95624	Elk Grove	Sacramento	86	2
95626	Elverta	Sacramento	86	2
95627	Esparto	Yolo	86	2
95628	Fair Oaks	Sacramento	86	2
95629	Fiddletown	Amador	80	2
95630	Folsom	Sacramento	86	2
95631	Foresthill	Placer	88	2
95632	Galt	Sacramento	86	2
95633	Garden Valley	El Dorado	88	2
95634	Georgetown	El Dorado	88	2
95635	Greenwood	El Dorado	88	2
95636	Grizzly Flats	El Dorado	88	2

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95637	Guinda	Yolo	86	2
95638	Herald	Sacramento	86	2
95639	Hood	Sacramento	86	2
95640	Ione	Amador	80	2
95641	Isleton	Sacramento	86	2
95642	Jackson	Amador	80	2
95643	Kelsey	El Dorado	88	2
95644	Kit Carson	Amador	80	2
95645	Knights Landing	Yolo	86	2
95646	Lk Kirkwood	El Dorado	88	2
95648	Lincoln	Placer	19	2
95650	Loomis	Placer	19	2
95651	Lotus	El Dorado	88	2
95652	McClellan	Sacramento	86	2
95653	Madison	Yolo	86	2
95654	Martell	Amador	80	2
95655	Mather AFB	Sacramento	86	2
95656	Mount Aukum	El Dorado	88	2
95658	Newcastle	Placer	88	2
95659	Nicolaus	Sutter	80	2
95660	North Highlands	Sacramento	86	2
95661	Roseville	Placer	19	2
95662	Orangevale	Sacramento	86	2
95663	Penryn	Placer	88	2
95664	Pilot Hill	El Dorado	88	2
95665	Pine Grove	Amador	80	2
95666	Pioneer	Amador	80	2
95667	Placerville	El Dorado	88	2
95668	Pleasant Grove	Sutter	80	2
95669	Plymouth	Amador	80	2
95670	Rancho Cordova	Sacramento	86	2
95671	Repressa	Sacramento	86	2
95672	Rescue	El Dorado	88	2
95673	Rio Linda	Sacramento	86	2
95674	Rio Oso	Sutter	80	2
95675	River Pines	Amador	80	2
95676	Robbins	Sutter	80	2
95677	Rocklin	Placer	19	2
95678	Roseville	Placer	19	2
95679	Rumsey	Yolo	86	2
95680	Ryde	Sacramento	86	2
95681	Sheridan	Placer	88	2
95682	Shingle Springs	El Dorado	19	2
95683	Sloughhouse	Sacramento	86	2
95684	Somerset	El Dorado	88	2
95685	Sutter Creek	Amador	80	2
95686	Thornton	San Joaquin	88	2
95687	Vacaville	Solano	20	3
95688	Vacaville	Solano	20	3
95689	Volcano	Amador	80	2
95690	Walnut Grove	Sacramento	86	2
95691	West Sacramento	Yolo	86	2
95692	Wheatland	Yuba	80	2
95693	Wilton	Sacramento	86	2
95694	Winters	Yolo	86	2

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95695	Woodland	Yolo	86	2
95697	Yolo	Yolo	86	2
95698	Zamora	Yolo	86	2
95699	Drytown	Amador	80	2
95701	Alta	Placer	88	2
95702	South Lake Tahoe	El Dorado	88	2
95703	Applegate	Placer	88	2
95704	Baxter	Placer	88	2
95708	South Lake Tahoe	El Dorado	88	2
95709	Camino	El Dorado	88	2
95711	Carnelian Bay	Placer	88	2
95712	Chicago Park	Nevada	88	2
95713	Colfax	Placer	88	2
95714	Dutch Flat	Placer	88	2
95715	Emigrants Gap	Placer	88	2
95716	South Lake Tahoe	El Dorado	88	2
95717	Gold Run	Placer	88	2
95718	Homewood	Placer	88	2
95719	Kings Beach	Placer	88	2
95720	Kyburz	El Dorado	88	2
95721	Echo Lake	El Dorado	88	2
95722	Meadow Vista	Placer	88	2
95724	Norden	Nevada	88	2
95726	Pollock Pines	El Dorado	88	2
95728	Soda Springs	Nevada	88	2
95729	South Lake Tahoe	El Dorado	88	2
95730	Tahoe City	Placer	88	2
95731	South Lake Tahoe	El Dorado	88	2
95732	Tahoe Vista	Placer	88	2
95733	Homewood	El Dorado	88	2
95734	Truckee	Nevada	88	2
95735	Twin Bridges	El Dorado	88	2
95736	Weimar	Placer	88	2
95742	Rancho Cordova	Sacramento	86	2
95746	Roseville	Placer	19	2
95747	Roseville	Placer	19	2
95757	Elk Grove	Sacramento	86	2
95758	Elk Grove	Sacramento	86	2
95762	El Dorado Hills	El Dorado	19	2
95763	Folsom	Sacramento	86	2
95765	Rocklin	Placer	19	2
95776	Woodland	Yolo	86	2
95799	Sacramento	Sacramento	38	2
95814	Sacramento	Sacramento	38	2
95815	Sacramento	Sacramento	38	2
95816	Sacramento	Sacramento	38	2
95817	Sacramento	Sacramento	38	2
95818	Sacramento	Sacramento	38	2
95819	Sacramento	Sacramento	38	2
95820	Sacramento	Sacramento	38	2
95821	Sacramento	Sacramento	86	2
95822	Sacramento	Sacramento	38	2
95823	Sacramento	Sacramento	38	2
95824	Sacramento	Sacramento	38	2
95825	Sacramento	Sacramento	86	2
95826	Sacramento	Sacramento	38	2

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95827	Sacramento	Sacramento	86	2
95828	Sacramento	Sacramento	86	2
95829	Sacramento	Sacramento	86	2
95830	Sacramento	Sacramento	86	2
95831	Sacramento	Sacramento	86	2
95832	Sacramento	Sacramento	38	2
95833	Sacramento	Sacramento	38	2
95834	Sacramento	Sacramento	38	2
95835	Sacramento	Sacramento	38	2
95836	Sacramento	Sacramento	86	2
95837	Sacramento	Sacramento	86	2
95838	Sacramento	Sacramento	38	2
95841	Sacramento	Sacramento	86	2
95842	Sacramento	Sacramento	86	2
95843	Antelope	Sacramento	86	2
95864	Sacramento	Sacramento	86	2
95901	Marysville	Yuba	80	2
95903	Beale AFB	Yuba	80	2
95910	Alleghany	Sierra	80	1
95912	Arbuckle	Colusa	80	2
95913	Artois	Glenn	80	2
95914	Bangor	Butte	80	2
95915	Belden	Plumas	80	1
95916	Berry Creek	Butte	80	2
95917	Biggs	Butte	80	2
95918	Browns Valley	Yuba	80	2
95919	Brownsville	Yuba	80	2
95920	Butte City	Glenn	80	2
95922	Camptonville	Yuba	80	2
95923	Canyondam	Plumas	80	1
95924	Cedar Ridge	Nevada	88	2
95925	Challenge	Yuba	80	2
95926	Chico	Butte	80	2
95928	Chico	Butte	80	2
95930	Clipper Mills	Butte	80	2
95931	College City	Colusa	80	2
95932	Colusa	Colusa	80	2
95934	Crescent Mills	Plumas	80	1
95935	Dobbins	Yuba	80	2
95936	Downieville	Sierra	80	1
95937	Dunnigan	Yolo	86	2
95938	Durham	Butte	80	2
95939	Elk Creek	Glenn	80	2
95940	Feather Falls	Butte	80	2
95941	Forbestown	Butte	80	2
95942	Forest Ranch	Butte	80	2
95943	Glenn	Glenn	80	2
95944	Goodyears Bar	Sierra	80	1
95945	Grass Valley	Nevada	88	2
95946	Penn Valley	Nevada	88	2
95947	Greenville	Plumas	80	1
95948	Gridley	Butte	80	2
95949	Grass Valley	Nevada	88	2
95950	Grimes	Colusa	80	2
95951	Hamilton City	Glenn	80	2

TRAVELERS

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CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
95952	Keddie	Plumas	80	1
95953	Live Oak	Sutter	80	2
95954	Magalia	Butte	80	2
95955	Maxwell	Colusa	80	2
95956	Meadow Valley	Plumas	80	1
95957	Meridian	Sutter	80	2
95958	Nelson	Butte	80	2
95959	Nevada City	Nevada	88	2
95960	North San Juan	Nevada	88	2
95961	Olivehurst	Yuba	80	2
95962	Oregon House	Yuba	80	2
95963	Orland	Glenn	80	2
95965	Oroville	Butte	80	2
95966	Oroville	Butte	80	2
95968	Palermo	Butte	80	2
95969	Paradise	Butte	80	2
95970	Princeton	Glenn	80	2
95971	Quincy	Plumas	80	1
95972	Rackerby	Yuba	80	2
95973	Chico	Butte	80	2
95974	Richvale	Butte	80	2
95975	Rough and Ready	Nevada	88	2
95977	Smartville	Yuba	80	2
95978	Stirling City	Butte	80	2
95979	Stonyford	Colusa	80	2
95980	Storrie	Plumas	80	1
95981	Strawberry Valley	Yuba	80	2
95982	Sutter	Sutter	80	2
95983	Taylorsville	Plumas	80	1
95984	Twain	Plumas	80	1
95986	Washington	Nevada	88	2
95987	Williams	Colusa	80	2
95988	Willows	Glenn	80	2
95991	Yuba City	Sutter	80	2
95993	Yuba City	Sutter	80	2
96001	Redding	Shasta	80	2
96002	Redding	Shasta	80	2
96003	Redding	Shasta	80	2
96006	Adin	Modoc	80	1
96007	Anderson	Shasta	80	2
96008	Bella Vista	Shasta	80	2
96009	Bieber	Lassen	80	1
96010	Big Bar	Trinity	80	1
96011	Big Bend	Shasta	80	2
96013	Burney	Shasta	80	2
96014	Callahan	Siskiyou	80	2
96015	Canby	Modoc	80	1
96016	Cassel	Shasta	80	2
96017	Castella	Shasta	80	2
96019	Central Valley	Shasta	80	2
96020	Chester	Plumas	80	1
96021	Corning	Tehama	80	2
96022	Cottonwood	Shasta	80	2
96023	Dorris	Siskiyou	80	2
96024	Douglas City	Trinity	80	1

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
96025	Dunsmuir	Siskiyou	80	2
96027	Etna	Siskiyou	80	2
96028	Fall River Mills	Shasta	80	2
96029	Flournoy	Tehama	80	2
96031	Forks of Salmon	Siskiyou	80	2
96032	Fort Jones	Siskiyou	80	2
96033	French Gulch	Shasta	80	2
96034	Gazelle	Siskiyou	80	2
96035	Gerber	Tehama	80	2
96037	Greenview	Siskiyou	80	2
96038	Grenada	Siskiyou	80	2
96039	Happy Camp	Siskiyou	80	2
96040	Hat Creek	Shasta	80	2
96041	Hayfork	Trinity	80	1
96042	Helena	Trinity	80	1
96044	Hornbrook	Siskiyou	80	2
96045	Horse Creek	Siskiyou	80	2
96046	Hyampom	Trinity	80	1
96047	Igo	Shasta	80	2
96048	Junction City	Trinity	80	1
96050	Klamath River	Siskiyou	80	2
96051	Lakehead	Shasta	80	2
96052	Lewiston	Trinity	80	1
96053	Little Valley	Lassen	80	1
96054	Lookout	Modoc	80	1
96055	Los Molinos	Tehama	80	2
96056	McArthur	Shasta	80	2
96057	McCloud	Siskiyou	80	2
96058	Macdoel	Siskiyou	80	2
96059	Manton	Tehama	80	2
96061	Mill Creek	Tehama	80	2
96062	Millville	Shasta	80	2
96063	Mineral	Tehama	80	2
96064	Montague	Siskiyou	80	2
96065	Montgomery Creek	Shasta	80	2
96067	Mount Shasta	Siskiyou	80	2
96068	Nubieber	Lassen	80	1
96069	Oak Run	Shasta	80	2
96070	OBrien	Shasta	80	2
96071	Old Station	Shasta	80	2
96073	Palo Cedro	Shasta	80	2
96074	Paskenta	Tehama	80	2
96075	Paynes Creek	Tehama	80	2
96076	Platina	Shasta	80	2
96078	Proberta	Tehama	80	2
96079	Project Cty	Shasta	80	2
96080	Red Bluff	Tehama	80	2
96084	Round Mountain	Shasta	80	2
96085	Scott Bar	Siskiyou	80	2
96086	Seiad Valley	Siskiyou	80	2
96087	Shasta	Shasta	80	2
96088	Shingletown	Shasta	80	2
96089	Summit City	Shasta	80	2
96090	Tehama	Tehama	80	2
96091	Trinity Center	Trinity	80	1

TRAVELERS

HOMESAVER PROGRAM

CALIFORNIA

ZIP CODE	CITY NAME	COUNTY	TERRITORY	EQ ZONE
96092	Vina	Tehama	80	2
96093	Weaverville	Trinity	80	1
96094	Weed	Siskiyou	80	2
96095	Whiskeytown	Shasta	80	2
96096	Whitmore	Shasta	80	2
96097	Yreka	Siskiyou	80	2
96101	Alturas	Modoc	80	1
96103	Blairsden	Plumas	80	1
96104	Cedarville	Modoc	80	1
96105	Chilcoot	Plumas	80	1
96106	Clio	Plumas	80	1
96107	Coleville	Mono	81	1
96108	Davis Creek	Modoc	80	1
96109	Doyle	Lassen	80	1
96110	Eagleville	Modoc	80	1
96111	Floriston	Nevada	88	2
96112	Fort Bidwell	Modoc	80	1
96113	Herlong	Lassen	80	1
96114	Janesville	Lassen	80	1
96115	Lake City	Modoc	80	1
96116	Likely	Modoc	80	1
96117	Litchfield	Lassen	80	1
96118	Loyalton	Sierra	80	1
96119	Madeline	Lassen	80	1
96120	Markleeville	Alpine	80	2
96121	Milford	Lassen	80	1
96122	Portola	Plumas	80	1
96123	Ravendale	Lassen	80	1
96124	Sattley	Sierra	80	1
96125	Sierra City	Sierra	80	1
96126	Sierraville	Sierra	80	1
96128	Standish	Lassen	80	1
96129	Beckworth	Plumas	80	1
96130	Susanville	Lassen	80	1
96132	Termo	Lassen	80	1
96133	Topaz	Mono	81	1
96134	Tulelake	Siskiyou	80	2
96135	Vinton	Plumas	80	1
96136	Wendel	Lassen	80	1
96137	Westwood	Lassen	80	1
96140	Carnelian Bay	Placer	88	2
96141	Homewood	Placer	88	2
96142	Tahoma	Placer	88	2
96143	Kings Beach	Placer	88	2
96145	Tahoe City	Placer	88	2
96146	Olympic Valley	Placer	88	2
96148	Tahoe Vista	Placer	88	2
96150	South Lake Tahoe	El Dorado	88	2
96161	Truckee	Nevada	88	2
96162	Truckee	Nevada	88	2
92694	Mission Viejo	Orange	13	3
95377	Tracy	San Joaquin	88	2

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

FIRE BASE CLASS PREMIUM TABLE: FORM HS-661

Territory	Regular
7	59
10	40
11	41
12	40
13	41
14	52
15	52
16	46
17	38
19	53
20	53
21	40
22	40
23	52
24	40
32	48
34	48
35	53
38	56
40	54
41	53
43	54
44	55
52	47
53	40
57	41
60	52
61	52
62	39
63	39
64	51
65	53
66	34
68	42
69	40
70	35
72	40
73	38
75	35
76	35
77	37
78	41
79	41
80	59
81	53
82	56
83	42
84	55
85	51
86	55
88	54
89	55
90	48
94	40
95	53
96	52
97	39
98	39
99	35

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

OTHER ALLIED LINES BASE CLASS PREMIUM TABLE: FORM HS-661

Territory	Regular
7	18
10	19
11	19
12	19
13	20
14	24
15	24
16	18
17	18
19	23
20	23
21	19
22	19
23	24
24	19
32	24
34	24
35	24
38	23
40	23
41	23
43	23
44	23
52	30
53	19
57	19
60	24
61	21
62	19
63	19
64	24
65	24
66	18
68	21
69	19
70	22
72	19
73	19
75	16
76	16
77	17
78	19
79	19
80	23
81	23
82	23
83	21
84	23
85	24
86	23
88	23
89	23
90	24
94	19
95	24
96	24
97	19
98	19
99	16

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

FIRE BASE CLASS PREMIUM TABLE: FORM HS-662

Territory	Regular
7	10
10	8
11	8
12	8
13	8
14	10
15	10
16	10
17	5
19	10
20	10
21	8
22	8
23	10
24	8
32	10
34	10
35	10
38	10
40	10
41	10
43	10
44	10
52	10
53	8
57	8
60	10
61	8
62	8
63	8
64	10
65	10
66	5
68	8
69	8
70	5
72	8
73	8
75	5
76	5
77	8
78	8
79	8
80	10
81	10
82	10
83	8
84	10
85	10
86	10
88	10
89	10
90	10
94	8
95	10
96	10
97	8
98	8
99	5

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

OTHER ALLIED LINES BASE CLASS PREMIUM TABLE: FORM HS-662

Territory	Regular
7	5
10	5
11	5
12	5
13	6
14	5
15	5
16	5
17	4
19	5
20	5
21	5
22	6
23	5
24	5
32	5
34	5
35	5
38	5
40	5
41	5
43	5
44	5
52	5
53	5
57	5
60	5
61	5
62	5
63	5
64	5
65	5
66	4
68	6
69	5
70	5
72	5
73	5
75	4
76	4
77	5
78	5
79	5
80	5
81	5
82	5
83	5
84	5
85	5
86	5
88	5
89	5
90	5
94	5
95	5
96	5
97	5
98	5
99	4

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

FIRE BASE CLASS PREMIUM TABLE: FORM HS-663

Territory	Regular
7	78
10	51
11	52
12	51
13	52
14	67
15	64
16	58
17	51
19	67
20	66
21	48
22	51
23	64
24	52
32	62
34	62
35	65
38	71
40	66
41	70
43	67
44	67
52	62
53	72
57	51
60	64
61	66
62	52
63	52
64	62
65	63
66	44
68	62
69	46
70	46
72	47
73	47
75	48
76	48
77	53
78	52
79	52
80	75
81	65
82	72
83	54
84	66
85	63
86	68
88	70
89	68
90	62
94	47
95	65
96	67
97	47
98	48
99	46

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

OTHER ALLIED LINES BASE CLASS PREMIUM TABLE: FORM HS-663

Territory	Regular
7	19
10	19
11	19
12	19
13	20
14	25
15	23
16	18
17	18
19	23
20	23
21	19
22	19
23	23
24	20
32	23
34	23
35	23
38	23
40	23
41	24
43	23
44	23
52	31
53	27
57	18
60	23
61	22
62	20
63	20
64	23
65	23
66	18
68	23
69	18
70	23
72	18
73	19
75	17
76	17
77	18
78	19
79	19
80	23
81	23
82	24
83	23
84	22
85	23
86	23
88	24
89	23
90	23
94	18
95	23
96	25
97	18
98	19
99	17

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

FIRE BASE CLASS PREMIUM TABLE: FORM HS-664

Territory	Regular
7	10
10	8
11	8
12	8
13	8
14	10
15	10
16	10
17	5
19	10
20	10
21	8
22	8
23	10
24	8
32	10
34	10
35	10
38	10
40	10
41	10
43	10
44	10
52	10
53	8
57	8
60	10
61	8
62	8
63	8
64	10
65	10
66	5
68	8
69	8
70	5
72	8
73	8
75	5
76	5
77	8
78	8
79	8
80	10
81	10
82	10
83	8
84	10
85	10
86	10
88	10
89	10
90	10
94	8
95	10
96	10
97	8
98	8
99	5

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

OTHER ALLIED LINES BASE CLASS PREMIUM TABLE: FORM HS-664

Territory	Regular
7	5
10	5
11	5
12	5
13	6
14	5
15	5
16	5
17	4
19	5
20	5
21	5
22	6
23	5
24	5
32	5
34	5
35	5
38	5
40	5
41	5
43	5
44	5
52	5
53	5
57	5
60	5
61	5
62	5
63	5
64	5
65	5
66	4
68	6
69	5
70	5
72	5
73	5
75	4
76	4
77	5
78	5
79	5
80	5
81	5
82	5
83	5
84	5
85	5
86	5
88	5
89	5
90	5
94	5
95	5
96	5
97	5
98	5
99	4

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

FIRE BASE CLASS PREMIUM TABLE: FORM HS-665

Territory	Regular
7	10
10	8
11	8
12	8
13	8
14	10
15	10
16	10
17	8
19	10
20	10
21	8
22	8
23	10
24	8
32	10
34	10
35	10
38	10
40	10
41	10
43	10
44	10
52	10
53	8
57	8
60	10
61	8
62	8
63	8
64	10
65	10
66	8
68	8
69	8
70	7
72	8
73	8
75	7
76	7
77	8
78	8
79	8
80	10
81	10
82	10
83	8
84	10
85	10
86	10
88	10
89	10
90	10
94	8
95	10
96	10
97	8
98	8
99	7

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY

OTHER ALLIED LINES BASE CLASS PREMIUM TABLE: FORM HS-665

Territory	Regular
7	4
10	4
11	4
12	4
13	4
14	4
15	4
16	4
17	4
19	4
20	4
21	4
22	4
23	4
24	4
32	4
34	4
35	4
38	4
40	4
41	4
43	4
44	4
52	4
53	4
57	4
60	4
61	4
62	4
63	4
64	4
65	4
66	4
68	4
69	4
70	4
72	4
73	4
75	4
76	4
77	4
78	4
79	4
80	4
81	4
82	4
83	4
84	4
85	4
86	4
88	4
89	4
90	4
94	4
95	4
96	4
97	4
98	4
99	4

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (Regular)

FIRE CLASSIFICATION TABLE

Territory Assignments
Regular: All Territories

b. KEY FACTOR TABLE

301. BASE PREMIUM COMPUTATION CLASSIFICATION AND KEY FACTOR TABLES

A.1 FORM 661

a. CLASSIFICATION TABLES

(1) NUMBER OF FAMILIES

One	Two	Three	Four	Five
1.000	1.050	1.350	1.350	n/a

(2) SEASONAL FACTORS

Seasonal	1.20
Non-Seasonal	1.00

(3) PROTECTION-CONSTRUCTION FACTORS

Protection Class	Protection Code	Construction	
		Masonry	Frame
1	1	1.000	1.102
2	2	1.000	1.102
3	3	1.000	1.102
4	4	1.000	1.102
5	5	1.000	1.102
6	6	1.000	1.102
7	7	1.105	1.326
8	8	1.105	1.326
9	9	1.328	1.859
10	10	1.660	2.490

Cov A		Cov A	
Amount	Factor	Amount	Factor
Each Reduction of \$1,000			
\$ 15,000	0.818	\$ 195,000	3.810
16,000	0.855	200,000	3.890
17,000	0.891	205,000	3.970
18,000	0.927	210,000	4.050
19,000	0.964	215,000	4.130
20,000	1.000	220,000	4.210
25,000	1.082	225,000	4.290
30,000	1.163	230,000	4.370
35,000	1.245	235,000	4.450
40,000	1.327	240,000	4.530
45,000	1.408	245,000	4.610
50,000	1.490	250,000	4.690
55,000	1.570	255,000	4.770
60,000	1.650	260,000	4.850
65,000	1.730	265,000	4.930
70,000	1.810	270,000	5.010
75,000	1.890	275,000	5.090
80,000	1.970	280,000	5.170
85,000	2.050	285,000	5.250
90,000	2.130	290,000	5.330
95,000	2.210	295,000	5.410
100,000	2.290	300,000	5.490
105,000	2.370	305,000	5.570
110,000	2.450	310,000	5.650
115,000	2.530	315,000	5.730
120,000	2.610	320,000	5.810
125,000	2.690	325,000	5.890
130,000	2.770	330,000	5.970
135,000	2.850	335,000	6.050
140,000	2.930	340,000	6.130
145,000	3.010	345,000	6.210
150,000	3.090	350,000	6.290
155,000	3.170	355,000	6.370
160,000	3.250	360,000	6.450
165,000	3.330	365,000	6.530
170,000	3.410	370,000	6.610
175,000	3.490	375,000	6.690
180,000	3.570	380,000	6.770
185,000	3.650	385,000	6.850
190,000	3.730	390,000	6.930
Each Additional \$5,000			0.080

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (Regular)

OTHER ALLIED LINES CLASSIFICATION TABLE

Territory Assignments
Regular: All Territories

b. KEY FACTOR TABLE

					Cov A		Cov A			
					Amount	Factor	Amount	Factor		
301. BASE PREMIUM COMPUTATION					Each Reduction of \$1,000					
CLASSIFICATION AND KEY FACTOR TABLES					\$	15,000	0.885	\$	195,000	5.020
A.1 FORM 661						16,000	0.908		200,000	5.135
a. CLASSIFICATION TABLES						17,000	0.931		205,000	5.250
(1) NUMBER OF FAMILIES						18,000	0.953		210,000	5.365
	One	Two	Three	Four	Five	19,000	0.976		215,000	5.480
	1.000	1.050	1.350	1.350	n/a	20,000	1.000		220,000	5.595
						25,000	1.114		225,000	5.710
(2) SEASONAL FACTORS						30,000	1.228		230,000	5.825
	Seasonal		1.20			35,000	1.342		235,000	5.940
	Non-Seasonal		1.00			40,000	1.456		240,000	6.055
						45,000	1.570		245,000	6.170
(3) BROAD FORM AND SPECIAL COVERAGE						50,000	1.685		250,000	6.285
	Broad Form		1.90	Special Coverage	2.10	55,000	1.800		255,000	6.400
						60,000	1.915		260,000	6.515
(3) PROTECTION-CONSTRUCTION FACTORS						65,000	2.030		265,000	6.630
	Protection	Protection	Construction			70,000	2.145		270,000	6.745
	Class	Code	Masonry	Frame		75,000	2.260		275,000	6.860
	1	1	1.000	1.102		80,000	2.375		280,000	6.975
	2	2	1.000	1.102		85,000	2.490		285,000	7.090
	3	3	1.000	1.102		90,000	2.605		290,000	7.205
	4	4	1.000	1.102		95,000	2.720		295,000	7.320
	5	5	1.000	1.102		100,000	2.835		300,000	7.435
	6	6	1.000	1.102		105,000	2.950		305,000	7.550
	7	7	1.105	1.326		110,000	3.065		310,000	7.665
	8	8	1.105	1.326		115,000	3.180		315,000	7.780
	9	9	1.328	1.859		120,000	3.295		320,000	7.895
	10	10	1.660	2.490		125,000	3.410		325,000	8.010
						130,000	3.525		330,000	8.125
						135,000	3.640		335,000	8.240
						140,000	3.755		340,000	8.355
						145,000	3.870		345,000	8.470
						150,000	3.985		350,000	8.585
						155,000	4.100		355,000	8.700
						160,000	4.215		360,000	8.815
						165,000	4.330		365,000	8.930
						170,000	4.445		370,000	9.045
						175,000	4.560		375,000	9.160
						180,000	4.675		380,000	9.275
						185,000	4.790		385,000	9.390
						190,000	4.905		390,000	9.505
						Each Additional \$5,000				0.115

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (Regular)

FIRE CLASSIFICATION TABLE

Territory Assignments
Regular: All Territories

b. KEY FACTOR TABLE

301. BASE PREMIUM COMPUTATION
CLASSIFICATION AND KEY FACTOR TABLES

A.1 FORM 663

a. CLASSIFICATION TABLES

(1) NUMBER OF FAMILIES

One	Two	Three	Four	Five
1.000	1.050	1.350	1.350	n/a

(2) SEASONAL FACTORS

Seasonal	1.20
Non-Seasonal	1.00

(3) PROTECTION-CONSTRUCTION FACTORS

Protection Class	Protection Code	Construction Masonry	Construction Frame
1	1	1.000	1.102
2	2	1.000	1.102
3	3	1.000	1.102
4	4	1.000	1.102
5	5	1.000	1.102
6	6	1.000	1.102
7	7	1.105	1.326
8	8	1.105	1.326
9	9	1.328	1.859
10	10	1.660	2.490

Cov A		Cov A	
Amount	Factor	Amount	Factor
Each Reduction of \$1,000			
\$ 15,000	0.818	\$ 195,000	3.810
16,000	0.855	200,000	3.890
17,000	0.891	205,000	3.970
18,000	0.927	210,000	4.050
19,000	0.964	215,000	4.130
20,000	1.000	220,000	4.210
25,000	1.082	225,000	4.290
30,000	1.163	230,000	4.370
35,000	1.245	235,000	4.450
40,000	1.327	240,000	4.530
45,000	1.408	245,000	4.610
50,000	1.490	250,000	4.690
55,000	1.570	255,000	4.770
60,000	1.650	260,000	4.850
65,000	1.730	265,000	4.930
70,000	1.810	270,000	5.010
75,000	1.890	275,000	5.090
80,000	1.970	280,000	5.170
85,000	2.050	285,000	5.250
90,000	2.130	290,000	5.330
95,000	2.210	295,000	5.410
100,000	2.290	300,000	5.490
105,000	2.370	305,000	5.570
110,000	2.450	310,000	5.650
115,000	2.530	315,000	5.730
120,000	2.610	320,000	5.810
125,000	2.690	325,000	5.890
130,000	2.770	330,000	5.970
135,000	2.850	335,000	6.050
140,000	2.930	340,000	6.130
145,000	3.010	345,000	6.210
150,000	3.090	350,000	6.290
155,000	3.170	355,000	6.370
160,000	3.250	360,000	6.450
165,000	3.330	365,000	6.530
170,000	3.410	370,000	6.610
175,000	3.490	375,000	6.690
180,000	3.570	380,000	6.770
185,000	3.650	385,000	6.850
190,000	3.730	390,000	6.930
Each Additional \$5,000			0.080

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (Regular)

OTHER ALLIED LINES CLASSIFICATION TABLE

Territory Assignments

Regular: All Territories

b. KEY FACTOR TABLE

					Cov A		Cov A	
					Amount	Factor	Amount	Factor
					Each Reduction of \$1,000		0.023	
301. BASE PREMIUM COMPUTATION					\$	15,000	\$	195,000
CLASSIFICATION AND KEY FACTOR TABLES						0.885		5.020
A.1 FORM 663						16,000		5.135
						17,000		5.250
						18,000		5.365
a. CLASSIFICATION TABLES						19,000		5.480
(1) NUMBER OF FAMILIES						20,000		5.595
One	Two	Three	Four	Five		25,000		5.710
1.000	1.050	1.350	1.350	n/a		30,000		5.825
						35,000		5.940
(2) SEASONAL FACTORS						40,000		6.055
Seasonal						45,000		6.170
						50,000		6.285
Non-Seasonal						55,000		6.400
						60,000		6.515
(3) BROAD FORM AND SPECIAL COVERAGE						65,000		6.630
Broad Form						70,000		6.745
						75,000		6.860
Special Coverage						80,000		6.975
						85,000		7.090
1.90						90,000		7.205
2.10						95,000		7.320
(4) PROTECTION-CONSTRUCTION FACTORS						100,000		7.435
Protection	Protection	Construction				105,000		7.550
Class	Code	Masonry	Frame			110,000		7.665
1	1	1.000	1.102			115,000		7.780
2	2	1.000	1.102			120,000		7.895
3	3	1.000	1.102			125,000		8.010
4	4	1.000	1.102			130,000		8.125
5	5	1.000	1.102			135,000		8.240
6	6	1.000	1.102			140,000		8.355
7	7	1.105	1.326			145,000		8.470
8	8	1.105	1.326			150,000		8.585
9	9	1.328	1.859			155,000		8.700
10	10	1.660	2.490			160,000		8.815
						165,000		8.930
						170,000		9.045
						175,000		9.160
						180,000		9.275
						185,000		9.390
						190,000		9.505
						Each Additional \$5,000		0.115

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (Regular)

FIRE CLASSIFICATION TABLE

Territory Assignments
Regular: All Territories

b. KEY FACTOR TABLE

						Cov C		Cov C			
						Amount	Factor	Amount	Factor		
301. BASE PREMIUM COMPUTATION											
CLASSIFICATION AND KEY FACTOR TABLES						\$	2,000	0.480	\$	55,000	7.370
A.1 FORMS 662, 664 and 665							3,000	0.610		60,000	8.020
a. CLASSIFICATION TABLES							4,000	0.740		65,000	8.670
(1) NUMBER OF FAMILIES							5,000	0.870		70,000	9.320
Form	One	Two	Three	Four	Five		6,000	1.000		75,000	9.970
662	1.000	1.000	1.250	1.250	1.450		7,000	1.130		80,000	10.620
664	1.000	1.000	1.250	1.250	1.450		8,000	1.260		85,000	11.270
665	1.000	1.000	1.250	1.250	1.450		9,000	1.390		90,000	11.920
(2) SEASONAL FACTORS							10,000	1.520		95,000	12.570
Seasonal			1.20				11,000	1.650		100,000	13.220
Non-Seasonal			1.00				12,000	1.780		105,000	13.870
(3) PROTECTION-CONSTRUCTION FACTORS							13,000	1.910		110,000	14.520
Protection	Protection	Construction					14,000	2.040		115,000	15.170
Class	Code	Masonry	Frame				15,000	2.170		120,000	15.820
1	1	1.000	1.112				16,000	2.300		125,000	16.470
2	2	1.000	1.112				17,000	2.430		130,000	17.120
3	3	1.000	1.112				18,000	2.560		135,000	17.770
4	4	1.000	1.112				19,000	2.690		140,000	18.420
5	5	1.000	1.112				20,000	2.820		145,000	19.070
6	6	1.000	1.112				21,000	2.950		150,000	19.720
7	7	1.000	1.112				22,000	3.080		155,000	20.370
8	8	1.000	1.112				23,000	3.210		160,000	21.020
9	9	1.112	1.753				24,000	3.340		165,000	21.670
10	10	1.448	2.423				25,000	3.470		170,000	22.320
							30,000	4.120		175,000	22.970
							35,000	4.770		180,000	23.620
							40,000	5.420		185,000	24.270
							45,000	6.070		190,000	24.920
							50,000	6.720		195,000	25.570
							Each Additional \$1,000				0.130

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (Regular)

OTHER ALLIED LINES CLASSIFICATION TABLE

Territory Assignments

Regular: All Territories

b. KEY FACTOR TABLE

						Cov C Amount	Factor	Cov C Amount	Factor		
301. BASE PREMIUM COMPUTATION											
CLASSIFICATION AND KEY FACTOR TABLES						\$	2,000	0.330	\$	55,000	9.270
A.1 FORMS 662, 664 and 665							3,000	0.500		60,000	10.120
a. CLASSIFICATION TABLES							4,000	0.670		65,000	10.970
(1) NUMBER OF UNITS							5,000	0.830		70,000	11.820
Form	One	Two	Three	Four	Five		6,000	1.000		75,000	12.670
662	1.000	1.000	1.250	1.250	1.450		7,000	1.170		80,000	13.520
664	1.000	1.000	1.250	1.250	1.450		8,000	1.340		85,000	14.370
665	1.000	1.000	1.250	1.250	1.450		9,000	1.500		90,000	15.220
(2) SEASONAL FACTORS							10,000	1.670		95,000	16.070
Seasonal			1.20				11,000	1.840		100,000	16.920
Non-Seasonal			1.00				12,000	2.000		105,000	17.770
(3) BROAD FORM AND SPECIAL COVERAGE							13,000	2.170		110,000	18.620
Form	Broad Form			Special Coverage			14,000	2.330		115,000	19.470
662	1.90			2.10			15,000	2.500		120,000	20.320
664	1.90			2.10			16,000	2.670		125,000	21.170
665	1.90			n/a			17,000	2.840		130,000	22.020
(4) PROTECTION-CONSTRUCTION FACTORS							18,000	3.000		135,000	22.870
Protection Class	Protection Code		Construction Masonry	Construction Frame			19,000	3.170		140,000	23.720
1	1		1.000	1.112			20,000	3.340		145,000	24.570
2	2		1.000	1.112			21,000	3.510		150,000	25.420
3	3		1.000	1.112			22,000	3.670		155,000	26.270
4	4		1.000	1.112			23,000	3.840		160,000	27.120
5	5		1.000	1.112			24,000	4.000		165,000	27.970
6	6		1.000	1.112			25,000	4.170		170,000	28.820
7	7		1.000	1.112			30,000	5.020		175,000	29.670
8	8		1.000	1.112			35,000	5.870		180,000	30.520
9	9		1.112	1.753			40,000	6.720		185,000	31.370
10	10		1.448	2.423			45,000	7.570		190,000	32.220
							50,000	8.420		195,000	33.070
							Each Additional \$1,000				0.170