

Is your coverage keeping up with today's risks?

The world is changing. An independent agent can help you keep up.

Our independent agents constantly evaluate and compare the products of different companies, and can help you understand new risks. Contact your agent today to discuss your coverage needs!

68.2 million U.S. residents are expected to use home-sharing sites by 2023.¹

If you "share" your home, you may need different coverage.*

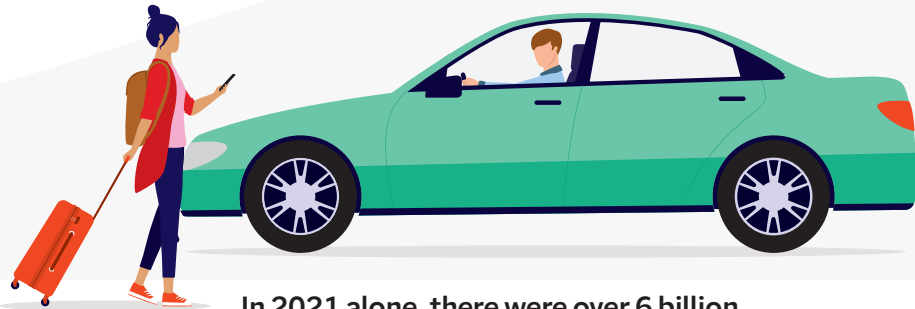


Cyber attacks have risen 238% since the start of the pandemic.²

As connected devices and smart home capabilities become more commonplace, users are at risk of falling victim to cyber crime.*

Over 1 in 4 of U.S. employees work remotely as of 2022.³

If you've upgraded your home office and its technology, do you have enough coverage?*



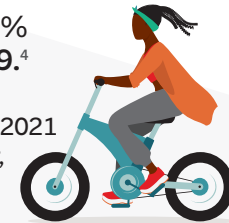
In 2021 alone, there were over 6 billion ride-sharing trips from just one company.⁷

If you use your vehicle in connection with a ride-sharing company, make sure you understand what your policy does and does not cover.*



Sales of e-bikes grew 145% in 2020 compared to 2019.⁴

127% increase in emergency department visits from 2017 to 2021 resulting from e-bike, e-scooter, and hoverboard accidents.^{5*}



Currently, more than 534,000 recreational drones are registered in the U.S.⁶

With their speed, rotating parts, and blades, drones can cause serious injuries to people and property.*

For peace of mind, check your policies.

Ask your agent if your policies provide you with protection for your needs. Your agent can check your coverage and offer recommendations for you to consider.

¹ Statista.com, *Short-Term Rental Home Sharing Users in the U.S. 2019-2023*, Sept. 5, 2021; ² Global Newswire, *Working From Home Increases Cyberattack Frequency by 238%*, New Study by Alliance Virtual Offices Finds, March 15, 2022; ³ Zippia, *25 Trending Remote Work Statistics [2023]: Facts, Trends, and Projections*, Oct. 16, 2022; ⁴ The New York Times, *The Popularity of E-Bikes Isn't Slowing Down*, Nov. 22, 2021; ⁵ United States Consumer Product Safety Commission, *"Micromobility Products - Related Deaths, Injuries, and Hazard Patterns: 2017 - 2021"*, Sept. 2022; ⁶ Federal Aviation Administration, *Drones by the Numbers, 2023*; ⁷ Business of Apps, *Uber Revenue and Usage Statistics (2023)*, Jan. 9, 2023.

*This material is general in nature and for informational purposes only. Whether a particular loss is covered depends on the specific facts involved in a claim or loss, and the terms of the policy. Coverage is not necessarily available through Travelers. Please contact your agent to learn more about coverage options and availability for your specific needs.