

Travelers.com

Get a quote now or
call 1.866.308.7203

[START QUOTE](#)[FIND AN AGENT](#)

Is Your Home Insured to Its Replacement Cost?



If you lost your home in a fire, how much would it cost to rebuild it? The answer may be different than you think. And if your home isn't insured to its full replacement cost, your [homeowner's insurance](#) may not cover the full cost. Rebuilding costs could differ from what you paid for your home and be more than its current market value – what it would sell for today – especially in areas where the value of materials and contractor fees may influence the replacement cost of your house.

Some key factors that affect the cost of rebuilding a home:

- Total living area (square footage).
- Style of home (e.g., ranch, contemporary, colonial).
- Construction type (e.g., frame or brick).
- Number of kitchens and bathrooms.
- Quality of custom materials.
- Garage type (e.g., attached, detached, built-in).
- Special features (e.g., fireplaces, porches, skylights).
- Additions or enhancements (e.g., finished basements or in-law apartments).

We are an insurance company that cares. We help you get the coverage that meets your needs to help protect the things that are important. You don't have to worry.

It's important to have a current estimate for your home's replacement cost, one that reflects any significant improvements that you have made to the house. For example, if you increase the value of your home, your home might not be fully covered in the event that you need to completely rebuild following a covered loss.

Here are some steps that you can take:

- Talk to your agent or insurance representative about the dwelling coverage on your homeowners insurance policy.
- Talk to your agent or insurance representative who have tools to help estimate your home's replacement cost.
- Check in on your home's replacement cost yearly, especially after making improvements to your home. Remember, even small improvements can affect the cost to rebuild your home.

Making sure that your home is insured to its full estimated replacement cost is another way to help protect your home and the things you've worked hard to build.

Learn more about Travelers homeowners [insurance products](#), or if you're ready to take the next step, click here to [get a quote](#) or [find an agent](#).

[Learn More About Home Insurance »](#)

More Tools & Resources



How Home Insurance Claim Process Works

Knowing how the home insurance claim process works can help give you peace of mind.



Information You May Need for a Homeowners Insurance Quote

Getting a homeowners quote can take only a few minutes when you have the correct information.



How to Protect Your Possessions with Valuable Items Insurance Coverage

Protect personal items that may have limited coverage amounts or no coverage under the homeowners, condo or renters insurance policy.



© 2019 The Travelers Indemnity Company. All rights reserved.



PRODUCTS & SERVICES

- [For Individuals](#)
- [For Businesses](#)
- [Claim Services](#)
- [Prepare & Prevent](#)

OUR COMPANY

- [About Travelers](#)
- [Careers](#)
- [Investors](#)

CONNECT

- [Customer Support](#)
- [MyTravelers®](#)
- [For Agents](#)

LEGAL & COMPLIANCE

- [Terms of Service](#)
- [Privacy & Security](#)
- [Accessibility](#)
- [Producer Compensation Disclosure](#)

The information on this site is general in nature. Any description of coverage is necessarily simplified. Whether a particular loss is covered depends on the specific facts and the provisions, exclusions and limits of the actual policy. Nothing on this site alters the terms or conditions of any of our policies. You should read the policy for a complete description of coverage. Coverage options, limits, discounts, deductibles and other features are subject to individuals meeting our underwriting criteria and state availability. Not all features available in all states. Discounts may not apply to all coverages and/or vehicles.

Insurance is underwritten by The Travelers Indemnity Company and its property casualty affiliates, One Towers Square, Hartford, CT 06183. In TX: Automobile insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company. In CA: Travelers Commercial Insurance Company, One Tower Square, Hartford, CT 06183. Certificate of Authority # 6519; State of Domicile: Connecticut and Travelers Property Casualty Insurance Company, One Tower Square, Hartford, CT 06183. Certificate of Authority # 6521; State of Domicile:

Connecticut. In CA: Boat and Yacht insurance is underwritten by The Standard Fire Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority #0335-0, State of Domicile: Connecticut. ©2017 The Travelers Indemnity Company.