



INDUSTRYEdge®

Retailers

COMMERCIAL ACCOUNTS | DIFFERENTIATORS

Did you know?

9.2M

people are injured in slips, trips and falls during the course of the year.¹



51%

of the average customers' goods are purchased online instead of in store.²



105.5M

records have been breached since 2012.³



\$60B

annually is the attributed cost to employers for business-related motor vehicle accidents including delivery services.⁴



Retailers sell a wide variety of products obtained from domestic and foreign sources, many of which provide value added services to their customers. No matter what you sell, from clothing to furniture, you need someone who understands the unique nature of your business. Travelers has the expertise to offer you the right products and services to keep your store running.

Tailored protection for retailers

- ✓ **Property:** Specialized coverages designed to meet the needs of the ever-changing retail environment, including: Peak Season, Selling Price Valuation, Equipment Breakdown, and Electronic Data Processing.
- ✓ **Crime:** Coverage which acts as a backstop against the actions of a thieving employee, protecting both your assets and your shareholder's investment
- ✓ **CyberRisk Coverage:** Retailers face ever-present cyber risks, from viruses to a breach of customers' private information. Travelers has the breadth of coverage and expertise to help address this exposure.
- ✓ **Xtend Endorsement® for Services Industries:** Covers a "wrongful act" in the course of providing or failing to provide hospitality services.

Your retail business is protected with Travelers

Risk Control

Travelers has been in the loss prevention business since 1904 with our Risk Control consultants having an average tenure of over 20 years. We have the experience and technical proficiency that can help retailers assess and manage their risk. Areas of specialization include:

Protecting your business

- Assessments to help retail customers evaluate their premises for physical conditions and traffic-flow patterns that may contribute to slip, trip and fall incidents.
- Contractual risk transfer – resources to help customers manage risk associated with their business relationships.
- **Travelers' eRisk Hub**^{®*} is a risk management web portal available to Travelers cyber insurance policy holders.

*eRisk Hub is a registered trademark of NetDiligence

Safety on the road

- Fleet safety resources to help customers manage their auto risks common to retail business including delivery operations.

Employee safety

- Ergonomic specialists to help retailers identify and reduce their ergonomic risk factors associated with order picking, maintenance, delivery and administrative job tasks.

On-site/Online/On-Demand Services

We offer our customers a flexible range of options for accessing our Risk Control safety resources:



On-site:

- Hazard recognition and exposure assessments.
- 700+ safety professionals.



Online:

- Resources that support your unique safety training needs, including computer-based training; webinars; and newsletters – helping you stay current on safety related topics and issues.
- **Travelers Virtual Risk Manager**SM self-assessment tool.



On-Demand:

- **Risk Control On-Demand**[®]: Prompt access to our specialized safety professionals using screen-share technology, with consults available for key exposures including ergonomics and slip, trip and fall prevention.

Claim Services

Our Claim professionals have specialized experience with the types of losses you face.

Protecting your business, brand and reputation

- Contractual Risk Transfer expertise ensures that risks are borne by the appropriate party.
- Our specialized in-house claim teams have expertise in handling complex cyber claims, including those related to data breaches.
- Travelers Investigative Services has over 30 dedicated, in-house fire investigators located throughout the country, including former fire marshals and law enforcement professionals.
- Our industry-leading fraud investigators work to detect and deter fraud including suspicious claims for slips, trips and falls.

Travelers Medical Advantage[®] – integrated medical cost-management solutions to help manage your total cost of risk

- Travelers investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperform the industry average by 11 points.⁵
- Our **TravComp**[®] claim-handling model co-locates in-house nurses with Claim professionals in an integrated workers compensation claim-handling model for optimal results.
- **ConciergeCLAIM**[®] Nurse simplifies the claim process for injured employees, helping them return to work as soon as medically appropriate.
- Nearly two-thirds of injured employees return to work within 30 days.⁶

Getting you back on the road

- Travelers **ConciergeCLAIM**[®] is our one-stop managed repair option that provides a range of services from estimates to quality repairs. If your vehicle is damaged in an accident, Travelers can take care of it conveniently and efficiently.

Getting you back to business

- Travelers has more than 2,000 property Claim professionals countrywide to help you locally.
- Our nationally recognized catastrophe response unit, including a fleet of custom-built Mobile Claim Offices, allows us to quickly respond after a catastrophic event.



SOURCES: ¹2014 CDC, ²2016 UPS, ³2016 Privacy Rights Clearinghouse, ⁴2016 United States Department of Labor, ⁵SNL Financial 2011-2015: Workers Compensation Statutory Combined Ratio ⁶2013-2015 All Markets three year average – 12 month valuation

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