



INDUSTRYEdge®

Real Estate Owners & Managers

COMMERCIAL ACCOUNTS | MID-SIZED BUSINESSES

The Travelers Difference

With over \$416 million in annual revenue and decades of experience insuring real estate owners and managers, Travelers has the products and expertise to insure property portfolios of all types and sizes. Our customizable products and industry-specific services help real estate owners and managers protect their investments.

As one of the nation's largest writers of commercial insurance, we're confident our *IndustryEdge* for Real Estate Owners & Managers provides specialized insurance solutions that meet the needs of the real estate industry.

Target Markets Include:

SIC	Description
6512	Operators of Nonresidential Buildings
6531	Real Estate Agents and Managers

KEY AVAILABLE COVERAGES

Property

Travelers Deluxe® property insurance offers flexible and responsive coverage for buildings, business personal property and business income, including:

Building

- Foundations
- Glass (that is part of the building; includes expenses for temporary plates/board up)
- HVAC equipment
- Building systems and equipment (security/monitoring/communications)
- Additions under construction (if not covered elsewhere)

Business Personal Property

- EDP
- Tenant Glass

Additional Coverage

- Covered Leasehold Interest – Undamaged Improvements and Betterments
- Debris Removal (includes debris from others that landed on your premises)
- Green Building Alternative Increased Cost
- Green Building Reengineering and Recertification Expenses
- Limited Coverage for Fungus, Dry/Wet Rot
- Ordinance or Law
- Pollutant Clean-Up and Removal
- Preservation of Property
- Water or Other Substance Loss – Tear Out and Replacement Expense

Coverage Extensions

- Appurtenant Building or Structures (storage building/garages/pump houses/above ground tanks/etc.)
- Employee Tools
- Fine Arts
- Loss of Master Key
- Outdoor Property (fences, lawns/trees/plants/shrubs, bridges/walks/roadways/patios/other paved surfaces)
- Outdoor Signs
- Personal Effects

Loss Conditions

- Option to rebuild at other premises

Business Income

- Business Income from Dependent Property
- Civil Authority
- Green Building Alternatives – Increased Period of Restoration
- Ingress or Egress
- Limited Coverage – Fungus Wet/Dry Rot – Amended Period of Restorations
- Pollutant Clean-Up and Removal

Inland Marine

Includes:

- Wind/Solar Installations
- Fine Arts
- Builder's Risk
- Computerized Business Equipment

Strength of Travelers

Financially Sound

Travelers is a Dow 30 company with more than 160 years of experience in the insurance industry. We consistently receive high marks from independent rating agencies for our financial strength and claims-paying ability. As one of the nation's premier commercial property-casualty insurance companies, it's clear that we know this business... and understand yours.

Workers Compensation

TravComp® – is Travelers’ unique workers compensation claim-management process. Highlights include:

- Extensive Preferred Provider Networks with a presence in all 50 states
- Pharmacy Network
- Focus on Early Intervention
- Medical Case Management
- Return-to-Work Programs
- Medical Cost Containment

General Liability

XTEND Endorsement® for Commercial Insurance, including:

- Broadened Named Insured
- Blanket Additional Insured Managers/Lessors of Premises
- Blanket Additional Insured Lessors of Leased Equipment
- Extension of Coverage – Amended Bodily Injury Definition
- Bodily Injury to Co-Employees and Co-Volunteer Workers
- Aircraft Chartered with Crew
- Reasonable Force – Bodily Injury and Property Damage

Auto

- Liability and Physical Damage
- Rental Reimbursement
- Business Auto Coverage Extension
 - Broad Form Named Insured
 - Blanket Additional Insured
 - Blanket Waiver of Subrogation
 - Employees as Insureds
 - Hired Auto – Limited Worldwide Coverage - Indemnity Basis
 - Airbag Coverage
 - Waiver of Deductible – glass

Umbrella/Excess Liability

- Providing excess layers of protection over your liability coverages
- Flexible and substantial limits capacity
- Built-in coverages, including:
 - Worldwide Territory
 - Crisis Management Expense Coverage

Bond & Financial Products

- Directors & Officers Liability
- Employment Practices Liability
- Real Estate Managers Professional Liability
- Fiduciary Liability
- Crime
- Kidnap & Ransom
- Identity Fraud Expense Reimbursement Insurance

Global Coverages for International Exposures

- Property and Liability
- Accidental Death & Dismemberment
- Foreign Voluntary Workers Compensation
- Local, admitted coverage available in more than 90 countries



Travelers Client AdvantageSM provides layers of services beyond the policy, with professional services that can help mitigate losses and deliver prompt, fair claim payment when a covered loss does occur. Our size and scale enable us to invest in targeted industry expertise so we can better understand our customers' businesses.

Risk Control Services

Travelers has been in the loss prevention business for over 110 years. Our Risk Control professionals have the knowledge, experience and technical proficiency to help real estate owners and managers address their risk management needs.

Our expertise includes areas such as:

- Fleet Safety Management
- Fire Protection Engineering
- Products Liability (including imported products)
- Ergonomics and Materials Handling

On site/Online/On-Demand Services

We offer our customers a flexible range of safety solutions and options.

We have over 700 Risk Control professionals to complete on-site risk assessments, consultations and customized training.

Risk Control's Customer Portal (riskcontrol.com) is a 24/7 resource for safety and risk management information and educational events available to Travelers policyholders, including:

- **Travelers Virtual Risk ManagerSM** – an online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to address safety needs;
- Access to more than 1,000 risk control resources – examples include technical bulletins, news alerts, and training materials; and
- Education Center – a wide selection of classroom, webinar and self-paced computer-based training courses – many provided at no cost.

Risk Control On-DemandSM offers our customers real-time access to safety specialists via screen-share technology. Consultations are available for a wide range of safety topics, including but not limited to, ergonomics; *Corridor of CareSM* post-injury management; and slip, trip and fall prevention, to name a few.

Claim Services

Travelers Medical AdvantageSM – integrated cost-management solutions

Medical is the largest portion of casualty loss costs. Travelers' investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperformed the industry average by 10 points. Travelers has made significant investments in medical management capabilities throughout all casualty lines.

Return-to-work focus

- 2,000 worker-compensation claim professionals across the country, averaging 15 years of experience, deliver local service with jurisdictional expertise
- *Two-thirds of injured workers return to work within 30 days*

Getting customers back to business – fast

- Our nationally recognized Catastrophe Response Unit, including a fleet of custom-built Mobile Claim Offices, allows us to quickly respond to customers after a disaster
- Severe claim expertise – we have a dedicated Major Case Unit that focuses on large, complex losses with an average of 25 years of experience
- Business Interruption support – when you have a claim that interrupts your business, our Claim Accounting Services team helps calculate lost income and provides compensation to keep your business running

Protecting customers' businesses, brands and reputations

- Holistic approach to claim resolution – promptly deny claims that lack merit, pay legitimate claims quickly, pursue early resolution of litigation where appropriate, and try the remaining cases to verdict
- Over 900 claim professionals dedicated to general liability deliver local service and jurisdictional expertise in 21 claim centers across the country
- Liability nurse consultants help evaluate claimants' injuries and treatment and determine if they are causally related to the accident and advise on claimants' injuries, treatment and resolution strategies

Contact your local Travelers representative for more information about IndustryEdge for Real Estate Owners & Managers or visit travelers.com.



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