

## Middle Market

In 2022, 97% of Travelers customers surveyed said we improved their financial outcomes. With a broad risk appetite and extensive claim and risk control expertise, we pride ourselves on the breadth of businesses we can cover and the consistent level of services we provide.

### Commercial Accounts

- Automobile Dealers
- Building Service Contractors
- Business Services
- Eagle 3 Golf<sup>SM</sup>
- Educational Institutions
- Equipment Dealers
- Healthcare
- Hotels
- Printers and Publishers
- Professional Services
- Real Estate
- Restaurants
- Retail
- Transportation
- Wholesalers and Distributors

### Construction Contractors

- Bridge
- Concrete
- Electrical
- Excavation
- Fire Sprinkler
- General
- Highway, Street and Road
- Masonry
- Millwright
- Plumbing and Mechanical
- Tile
- Utility

### Energy

- Oil and Gas
  - Contractors
  - Drillers
  - Operators
  - Suppliers
  - Manufacturers
- Renewable Energy
  - Onshore wind power
  - Offshore wind power
- Ground-mount solar
- Rooftop solar
- Battery energy storage
- Bioenergy operations
- Installation, maintenance and service contractors
- Manufacturers and distributors

### Excess Casualty

- Supported and Unsupported
- Umbrella and Excess Liability

### Global Coverage

- Accidental Death and Dismemberment (AD&D)
- Auto
- Foreign Voluntary Workers Compensation (FVWC)
- Kidnap & Ransom
- Liability

### Inland Marine

- Construction
- Transportation, Cargo and Logistics
- Fine Art & Museums
- Renewable Energy

### Manufacturing

- Metal Manufacturing
- Textile Manufacturing
- Plastic & Rubber Goods Manufacturing
- Severe Products Manufacturing
- Food Manufacturing
- Mineral Products Manufacturing

### Ocean Marine

- Ocean Cargo
- Marine Transportation Providers
- Marine Service Suppliers
- Marine Contractors
- Luxury Yachts

### Public Sector

- Municipalities/Counties
- Water/Sewer Districts
- Other Special Districts

### Technology

- Electronics Manufacturing
- Life Sciences
- Software and IT

*Call your Travelers representative today to learn more.*

# Select Accounts

“Small business is big business”



## SELECT ACCOUNTS

In Select Accounts, we recognize that small business is big business. Our local Select Accounts underwriting, sales and service team are here to help you service your small business clients with more complex exposures and coverages.

Call your Select Accounts account executive, account manager or sales executive today.



### Master Pac<sup>SM</sup> and Pac Plus<sup>SM</sup> exposure thresholds

Segment	Total insured values per account	Total insured values per building or location	Total sales per account	Other
Apartment Building	\$75,000,000	\$10,000,000/Bldg		Up to 15 buildings
Business	\$50,000,000	\$5,000,000/Loc	\$15,000,000	
Condominium	\$75,000,000	\$10,000,000/Bldg		
Contractors	\$10,000,000	\$5,000,000/Loc		\$750,000 annual payroll
Garage	\$10,000,000	\$5,000,000/Loc		
Manufacturers	\$10,000,000	\$7,500,000/Loc	\$10,000,000	
Office	\$50,000,000	\$15,000,000/Loc	\$20,000,000	Up to 15 locations
Religious	\$25,000,000	\$5,000,000/Loc		
Restaurant	\$25,000,000	\$10,000,000/Loc	\$10,000,000	
Store	\$50,000,000	\$5,000,000/Loc	\$15,000,000	Up to 15 locations
Technology office	\$50,000,000	\$15,000,000/Loc	\$15,000,000	Up to 15 locations
Technology manufacturers	\$10,000,000	\$7,500,000/Loc	\$10,000,000	
Wholesalers	\$25,000,000	\$15,000,000/Loc	\$15,000,000	

<b>Workers compensation</b>	Up to \$75,000 in policy premium. <i>Collaborate with your underwriter on policies that exceed premium threshold.</i>
<b>Automobile</b>	Up to 25 total vehicles. <i>Collaborate with your underwriter on policies that exceed vehicle threshold.</i>
<b>Umbrella</b>	Limits up to \$25,000,000.

## Risk Control services

**Our risk assessment services provide practical, prioritized recommendations that are based on our customers' unique business exposures.**

- 750+ highly experienced professionals who understand and assess customers' business risk.
- Access to full-time, dedicated technical specialists for unique or complex exposures.

**Risk Control products and resources can help customers control losses and keep expenses in check.**

- The Risk Control Customer Portal at [travelers.com/risk](http://travelers.com/risk) control gives customers access to a multitude of resources, including industry-specific materials (TravSources®), self-assessment tools (Travelers Virtual Risk Manager<sup>SM</sup>) and safety data sheets (MSDSonline®).
- Our Education Center offers a wide select of classroom, webinar and self-paced customer-based training courses.
- The Travelers Industrial Hygiene Laboratory offers services to help identify and address chemical and physical agents related to occupational health risks.



## Superior claim resolution services

**With nearly 13,000 claim professionals across the country, we are always ready to respond to the needs of customers. Driven by skill, integrity and discipline, we are committed to providing customers with exceptional service experiences that help them get back to business as usual.**

### General liability

- More than 900 claim professionals deliver local service and jurisdictional expertise across 23 claim centers nationwide.
- Highly qualified complex claim units specializing in mass torts, business torts, products and catastrophic losses, help manage customers' exposures and reputation.
- Prompt and fair payments result in fewer lawsuits.

### Property

- More than 2,100 dedicated Travelers property adjusters across the country, not a third party, ensuring consistent, professional service.
- Industry leading catastrophe response model helps predict claim volume, ensuring we deploy our response team within 24 hours of a major event so customers are back in business as soon as possible.
- Our major case unit handles the most severe and sensitive claims.
- Claim accounting services unit consists of internal forensic accountants who assist on business interruption losses.

### Auto

- Real-time dispatch technology from our 24 auto claim centers enables physical inspection of more than 90% of damaged vehicles (most within 48 hours).
- Early resolution and direct settlement strategies ensure claims are closed as quickly as possible.
- ConciergeCLAIM®, our one-stop resource for vehicle estimate, rental, and guaranteed repair, handles light commercial vehicles quickly and efficiently.
- Highly trained team of specialists are dedicated to heavy equipment claims.

### Workers compensation

- The TravComp® model includes dedicated teams of co-located nurse and claim professionals focused on ensuring access to appropriate medical care so injured employees return to work promptly.
- Specialized focus on return to work reduces lost time – 50% of injured employees return to work within 14 days, 67% within 30 days, and 82% within 60 days.\*
- Countrywide medical and pharmacy networks provide access to credentialed occupational medicine physicians and necessary prescription medication at negotiated rates.
- Our industry-first website, [myWCinfo.com](http://myWCinfo.com), offers injured employees secure access to payment details and reference materials to support them through the claim process.
- Comprehensive medical management and cost containment strategies (e.g., bill review processes, predictive models) contribute to improved medical outcomes and loss experiences.

*\*Source: 2009 accidents evaluated as of 12/31/09*

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The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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# PRE POST ALWAYS

PROTECTION FROM EVERY ANGLE

## CyberRisk

COVERAGE HIGHLIGHTS FOR PRIVATE, NONPROFIT AND PUBLIC COMPANIES

### Why you need the protection

It takes only one cyber event or data security breach to impair your company's financial results, or even potentially put you out of business. One resourceful hacker, virus, or system glitch can shut down your entire network within minutes, paralyzing operations and your ability to earn income. One successful hack, lost laptop, or lost paper record can cause a data breach impacting the privacy of customers, employees, and others. Travelers has you protected from every angle... pre-breach, post-breach and always.

### Coverage Highlights

CyberRisk coverage is specifically designed to help in the event of a cyber breach. It's available for businesses of all sizes as a stand-alone policy or as part of a management liability suite of coverages. CyberRisk provides more solutions with options that include coverage for forensic investigations, litigation expenses associated with the breach, regulatory defense expenses/fines, crisis management expenses, business interruption and cyber extortion. And now, CyberRisk protection doesn't end after a breach occurs. New to CyberRisk is Betterment – an insuring agreement that provides coverage for costs to improve a computer system after a security breach, when the improvements are recommended to eliminate vulnerabilities that could lead to a similar breach. In addition to coverage, Travelers provides policyholders innovative value added pre-breach and post-breach risk management services at no additional cost.



These include access to Travelers pre-breach services provided by HCL Technologies, a global leader in cybersecurity solutions. Services include a Cyber Resilience Readiness Assessment and Consultation, Security Coach Helpline, Cyber Security Awareness training videos and much more. Policyholders also receive access to Travelers eRiskHub® – an information portal that includes pre-breach and post-breach benefits such as:

- ▶ Tools to build privacy controls, information and IT security programs
- ▶ Calculators to estimate potential costs of an event
- ▶ Breach Coach®, Privacy Coach and Security Coach consultations
- ▶ Listing of experts who help customers build/improve cyber programs
- ▶ Sample incident roadmap for dealing with a breach
- ▶ Easy access to Travelers' claim reporting website

## TRAVELERS CYBERRISK COVERAGE INCLUDES THE FOLLOWING INSURING AGREEMENTS:

### Liability Insuring Agreements:



#### **PRIVACY AND SECURITY**

Coverage for claims arising from unauthorized access to data, failure to provide notification of a data breach where required by law, failure to destroy confidential information, failure to comply with a privacy policy, wrongful collection of private or confidential information, failure to prevent a security breach that results in the inability of authorized users to gain system access, the participation in a DDoS attack, or the transmission of a computer virus.



#### **MEDIA**

Coverage for claims arising from copyright infringement, plagiarism, defamation, libel, slander, and violation of an individual's right of privacy or publicity in electronic and printed content.



#### **REGULATORY**

Coverage for administrative and regulatory proceedings, civil and investigative demands brought by domestic or foreign governmental entities or claims made as a result of privacy and security acts or media acts.

### Breach Response Insuring Agreements:



#### **PRIVACY BREACH NOTIFICATION**

Coverage for costs to notify and provide services to individuals or entities who have been affected by a data breach. Examples include call center services, notification, credit monitoring and the cost to purchase identity fraud insurance.



#### **COMPUTER AND LEGAL EXPERTS**

Coverage for costs associated with analyzing, containing, or stopping privacy or security breaches; determining whose confidential information was lost, stolen, accessed, or disclosed; and providing legal services to respond to such breaches.



#### **BETTERMENT**

Coverage for costs to improve a computer system after a security breach, when the improvements are recommended to eliminate vulnerabilities that could lead to a similar breach.



#### **CYBER EXTORTION**

Coverage for ransom and related costs associated with responding to threats made to attack a system or to access or disclose confidential information.



#### **DATA RESTORATION**

Coverage for costs to restore or recover electronic data, computer programs, or software lost from system damage due to computer virus, denial-of-service attack or unauthorized access.



#### **PUBLIC RELATIONS**

Coverage for public relations services to mitigate negative publicity resulting from an actual or suspected privacy breach, security breach, or media act.

### Cyber Crime Insuring Agreements:



#### **COMPUTER FRAUD**

Coverage for loss of money, securities, or other property due to unauthorized system access.



#### **FUNDS TRANSFER FRAUD**

Coverage for loss of money or securities due to fraudulent transfer instructions to a financial institution.



#### **SOCIAL ENGINEERING FRAUD**

Coverage for loss of money or securities due to a person impersonating another and fraudulently providing instructions to transfer funds.



#### **TELECOM FRAUD**

Coverage for amounts charged by a telephone service provider resulting from an unauthorized person accessing or using an insured's telephone system.

### Business Loss Insuring Agreements:



#### **BUSINESS INTERRUPTION**

Coverage for loss of income and expenses to restore operations as a result of a computer system disruption caused by a virus or computer attack, including the voluntary shutdown of systems to minimize the business impact of the event.



#### **DEPENDENT BUSINESS INTERRUPTION**

Multiple coverage options for loss of income and expenses to restore operations as a result of an interruption to the computer system of a third party that the insured relies on to run their business.



#### **SYSTEM FAILURE**

Coverage for loss of income and expenses to restore operations as a result of an accidental, unintentional, and unplanned interruption of an insured's computer system.



#### **REPUTATIONAL HARM**

Coverage for lost business income that occurs as a result of damage to a business' reputation when an actual or potential cyber event becomes public.

Available through the Travelers Wrap+® and Executive Choice+® suite of products.



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Travelers Casualty and Surety Company of America, One Tower Square, Hartford, CT 06183

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	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE	 INLAND MARINE	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION
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Auto & Truck Dealers	✓	✓	✓	✓	✓	✓	Computer Equipment	✓	✓	✓	✓
Building Services Contractors	✓	✓	✓		✓		✓		✓	✓	✓
Construction	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Educational Institutions	✓	✓	✓	✓	✓	✓	Construction, Fine Art, Computer Equipment		✓	✓	✓
Equipment Dealers	✓	✓	✓	✓	✓	✓	Contractors' Equipment	✓	✓	✓	✓
Golf Courses & Golf Facilities – Eagle 3 <sup>SM</sup>	✓	✓	✓		✓		✓		✓	✓	✓
Healthcare Organizations	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
Hotels	✓	✓	✓		✓	✓	Construction, Fine Art		✓	✓	✓
Manufacturing	✓	✓	✓	✓	✓	✓	Transportation and Logistics	✓	✓	✓	✓
Marine – Luxury Yacht	✓	✓	✓		✓	✓		✓	✓	✓	✓
Marine Services	✓	✓	✓		✓	✓		✓		✓	
Museums and Cultural Institutions	✓	✓	✓	✓	✓	✓	Fine Art	✓	✓	✓	✓



BOILER AND MACHINERY



COMMERCIAL AUTO



CYBER



ENVIRONMENTAL LIABILITY



GENERAL LIABILITY



GLOBAL INSURANCE



INLAND MARINE



OCEAN MARINE



PROPERTY



UMBRELLA AND EXCESS CASUALTY



WORKERS COMPENSATION

	BOILER AND MACHINERY	COMMERCIAL AUTO	CYBER	ENVIRONMENTAL LIABILITY	GENERAL LIABILITY	GLOBAL INSURANCE	INLAND MARINE	OCEAN MARINE	PROPERTY	UMBRELLA AND EXCESS CASUALTY	WORKERS COMPENSATION
Oil and Gas	✓	✓	✓		✓	✓	Construction, Transportation and Logistics	✓	✓	✓	✓
Professional Services*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Printers & Publishers	✓	✓	✓	✓	✓	✓	Transportation and Logistics	✓	✓	✓	✓
Public Sector	✓	✓	✓		✓		Construction, Fine Art	✓	✓	✓	✓
Real Estate Owners & Managers	✓	✓	✓		✓	✓	Construction		✓	✓	✓
Renewable Energy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Restaurants	✓	✓	✓	✓	✓	✓	Construction, Fine Art		✓	✓	✓
Retail	✓	✓	✓	✓	✓	✓	Construction	✓	✓	✓	✓
Technology	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Transportation and Logistics	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Wholesalers & Distributors	✓	✓	✓	✓	✓	✓	Transportation and Logistics	✓	✓	✓	✓

For Management Liability coverage offerings including CyberRisk, Employment Practices Liability, Fidelity & Crime, Fiduciary Liability, Private Directors & Officers and Professional Liability coverage offerings for Accountants, Design, Lawyers, Real Estate and Miscellaneous professionals please contact your Travelers Bond & Specialty Insurance colleague.

\*Includes Architects, Engineers & Surveyors  
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