

Travelers National Property – helping you address the unique property insurance needs of clients who conduct business abroad.



Your Global Reach

The world has suddenly gotten smaller... and the geographic scope of your accountability has gotten larger. We can help.

Travelers offers international property coverage for domestic-based policyholders who have operations outside the U.S.

Property coverage for your clients can be written as part of a global program, where both the domestic and international portions of the account are underwritten by Travelers.

Global Coverage – Provided Locally

As the “global community” continues to spread, so does the realization that there are risks not covered by typical domestic policies. Travelers has answers.

Our National Property account executives, located throughout the U.S., understand the unique requirements of international companies. They have both the expertise and the decision-making authority to place these coverages for you and your clients right from their desk tops.

Through our network of owned and affiliated operations in more than 90 countries around the world, we are able to seamlessly coordinate international property insurance programs for your U.S.-based clients.

We are members of the International Network of Insurance (INI), a European-based network of companies with affiliations around the world. Our arrangements with independent or INI companies are designed to provide comprehensive products and services in a seamless manner.

Many countries mandate the issuance of policies locally if insurance coverage is required. Our affiliated companies are large, well-established organizations in their own markets, which enables them to provide a full range of products and services to both local and international clients, matching Travelers rigorous requirements.

A key factor in the successful operation of Travelers international network is central control. Our underwriters design the terms and conditions of the local policies.

A Full Array of Services

Our affiliates share our commitment to providing policies, coverages and services in a timely and cost-effective manner. Our global network services include:

- **Local policies** – Coverage and terms that conform to local laws and customs.
- **Technical assistance** – Advice regarding local markets, legal climates, regulations and typical results for a line of business.
- **Risk control/engineering services** – Although capabilities and regulations vary by country, most affiliates offer extensive risk control services. When needed, Travelers will offer the expertise of our own risk control staff.
- **Claim handling services** – We provide claim services anywhere in the world, handled locally through our network of affiliate resources and monitored by our claim management team in the U.S. Our multilingual staff understands local claim responses and laws, and has many years of experience handling international claims at all levels of complexity.

Travelers National Property account executives, located throughout the U.S., can serve as your single point of contact for writing both domestic and global property insurance coverage for your valued clients.

Risk Control

Outside the United States, risk control rules and regulations for property exposures differ in varying degrees from country to country. Coordination of risk control activities, therefore, is a critical element in ensuring a consistent level of risk management and loss prevention for a company with worldwide exposures.

Our owned and affiliated operations have designated risk control departments, sometimes called “inspection,” “loss prevention,” “survey” and “risk engineering.” They are all familiar with the depth and detail of information Travelers requires.

The underwriter and the U.S.-based risk control specialist work together with the agent or broker to coordinate the logistics and implement the steps agreed upon to ensure smooth operation of a risk control program.

Claim Services

Our international claim unit coordinates all activities relative to claims involving overseas customers. Contacts are maintained with the overseas affiliate, the agent or broker, the loss adjuster (if appropriate) and the client.

When necessary, meetings are arranged to discuss facts and details as efficiently as possible. Within the terms of the written agreement with the affiliate, parameters have been established for local claims to be handled by them. Once the circumstances of a claim go beyond these parameters, direct consultation with Travelers will take place.

Travelers network affiliates are specialists who understand the local laws, language, customs, regulations, taxes, and availability of services. They have the resources required for swift and easy handling of local claims.

Travelers National Property is committed to serving its customers via experienced claim professionals who specialize in international losses. We'll protect your clients' interests anywhere in the world – any time of the day.

Reporting International Claims Is Easier Than Ever

Click travelers.com

Call 800.878.2851

Fax 888.329.8734



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