

Travelers SelectOne® Lets you customize protection for your financial institution clients

Meeting the insurance needs of your financial institution clients, which can range from a large regional bank to a community bank, to an investment adviser, can be a challenge. Fortunately, you can offer customized insurance solutions for this diverse client segment with Travelers SelectOne. Built on Travelers' more than 100 years of experience supporting financial institutions, it's the industry's premier product line for this market niche.

Customers you can reach

Community banks and credit unions – As the number one writer of community banks, we can help you develop the right programs for all classes of business.

Funds and advisers – mutual and hedge funds, investment advisers, private equity and venture capital.

Insurance companies – property casualty carriers, stock and mutual corporations, accident, life and health carriers, reinsurers, reciprocal exchange groups, risk retention groups and captives.

Large financial institutions – regional banks, large stockbrokers, non-depository financial institutions, brokers and dealers.

More solutions to serve broader needs

You can offer total account solutions through the following key product lines:

Travelers SelectOne for Community Banks – Cutting edge coverage including D&O liability, internet liability, computer theft, e-commerce extortion threats and computer property, bankers professional liability, financial institution bonds, identity fraud expense reimbursement theft, and all property casualty coverages.

Travelers SelectOne for Investment Advisers – A flexible product with coverage options for professional liability, management liability and crime.

Travelers SelectOne for Insurance Companies – Recognizes that while insurance companies provide insurance solutions to their clients, they must also protect themselves.

Travelers gives you the competitive advantage

Financial strength – Travelers consistently earns high ratings for its financial strength and claims-paying ability from independent rating agencies.

Comprehensive coverage – Travelers offers property and casualty coverage, surety bonds and a wide variety of stand-alone management liability and crime policies for all financial institutions.

Local, experienced people – Underwriters and claim professionals are nearby, located in numerous offices across the country.

Innovative risk management services – Your clients will receive complimentary access to Risk Management PLUS+ Online®, a Web-based loss control program that helps protect against exposures and costly litigation. Additionally, they will have access to riskcontrol.com - a Web site dedicated to helping your clients find new ways to reduce risk and prevent loss.

Contact your Travelers representative to learn more about Travelers SelectOne® or visit travelersbond.com

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Travelers Wrap+®

Protecting the assets of organizations and the people who run them

The day-to-day activity of running a business or non-profit entity, large or small, creates exposures your clients may never have imagined. Given today's litigious environment, that means a company's assets, and the assets of its owners, directors and officers are often at risk. Travelers Private and Non-Profit Liability business unit offers a variety of coverages through Wrap+ that ensure that you can stay in-synch with your clients' evolving management liability needs.

Customers you can reach

- Private companies
- Non-profit organizations

More solutions to serve broader needs

Despite the variety of customers and the size of their operations, developing the perfect solution for each is easy with Travelers services and Wrap+.

Comprehensive coverage – Wrap+ offers multiple coverage options in a single policy:

- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Miscellaneous professional liability
- Crime insurance
- Kidnap and ransom
- Identity fraud expense reimbursement coverage

Modular design gives you total choice – Wrap+ is revolutionary in its modular design. Any coverage can stand on its own as a complete policy, or additional coverages can be “snapped in” upon renewal or mid-term. Whether it's one, or all seven coverages added over time, there is always one cohesive policy.

Tailored fit for every customer – Unlike competitor package policies that broaden coverage by adding numerous endorsements, the breadth of Wrap+ is built into the form itself. We also use consistent terms and policy language throughout all coverages to minimize gaps and overlaps.

Travelers gives you a competitive advantage

Financial strength – Travelers consistently earns high ratings for its financial strength and claims-paying ability from independent rating agencies.

Local, experienced people – Underwriters and claim professionals are nearby, located in more than 50 Bond & Financial Products offices across the country.

Innovative risk management services – Your clients will receive complimentary access to Risk Management PLUS+ Online®, a Web-based loss control program that helps protect against exposures and costly litigation.

Contact your Travelers representative to learn more about Travelers Wrap+® or visit travelersbond.com

Travelers 1st Choice⁺ SM **Best-in-class coverage for your professional clients**

Today's professionals are operating in an increasingly litigious environment. Through our Travelers 1st Choice+ for Professionals product line, we offer exceptional professional liability/errors and omissions coverage that can be customized to the unique risks faced by your professional clients.

Customers you can reach

Accounting professionals – bookkeepers, enrolled agents, tax preparers, small- and mid-size accounting firms.

Design professionals – architects, engineers, landscape architects, land surveyors, construction managers, construction and design consultants (i.e. audio, visual and kitchen consultants) and environmental engineers and consultants.

Legal professionals – small- and mid-size law firms and DRI defense lawyers.

Real estate professionals – abstractors, auctioneers, real estate agents or brokers, title agents, title researchers, closing agents or escrow agents.

More solutions let you serve broader needs

Developing the perfect solution for each client is easy with Travelers 1st Choice+. It offers broad, innovative professional liability/errors and omissions coverage that is customized to address the specific needs of each professional. Our underwriters and skilled claim specialists are each dedicated to a specific professional category and have the in-depth knowledge to help you work with each of your clients. With strength, experience and superior service, you can be confident that Travelers 1st Choice+ is the right choice.

Travelers gives you a competitive advantage

Financial strength – Travelers consistently earns high ratings for its financial strength and claims-paying ability from independent rating agencies.

Specialized expertise – with underwriting and claim professionals specializing in each professional segment, you can be sure that your customers have knowledge and expertise on their side.

Innovative risk management services – Professional liability provides numerous risk management services, including complimentary access to our risk management Web site, Risk Management PLUS+ Online[®]. Risk Management PLUS+ Online[®] is a Web-based loss control program that helps protect against exposures and costly litigation.

Contact your Travelers representative to learn more about Travelers 1st Choice+SM, or visit travelersbond.com

Travelers Executive Choice® Products and services to protect your clients against a wide range of exposures

In today's global marketplace, directors and officers increasingly find themselves confronting litigious customers, employees and shareholders. Since directors and officers can be held personally responsible for a company's actions, most will demand protection rather than put their personal assets at risk. Travelers Executive Choice for Public Companies provides a flexible array of coverages designed to help your clients manage these business risks.

Customers you can reach

- Publicly traded companies
- Privately owned companies with public debt

More solutions to serve broader needs

With Travelers Executive Choice, you can create unique insurance programs from the following coverages:

Directors and officers liability – Individual coverage (Side A), company indemnification and company securities claim liability, non-profit outside directorship, employee coverage, Broad Form PLUS+SM (Side A DIC), independent directorship liability.

Employment practices liability – Coverage for the company, its directors, officers and employees. Insureds can elect to have coverage written on an insurer or insured "duty to defend" basis.

Fiduciary liability – Offers omnibus language for covered plans so insureds aren't required to schedule every plan that's to be insured. Includes coverage for the sponsor company, the plans and directors, trustees, officers and employees of the sponsor company or plans. Also, insureds can elect to have coverage written on an insurer or insured "duty to defend" basis.

Crime – Coverage for employee theft or forgery with no manifest intent or financial benefit wording. Includes coverage for loss to third parties due to theft or forgery by policyholder's employees.

Kidnap and ransom – Worldwide coverage available for kidnap, extortion, illegal detention and hijack. Coverage includes access to crisis consultants 24/7, and an expansive definition of covered persons.

Travelers gives you a competitive advantage

Financial strength – Travelers consistently earns high ratings for its financial strength and claims-paying ability from independent rating agencies.

Local, experienced people – Underwriters and claim professionals are nearby, located in numerous offices across the country.

Innovative risk management services – Your clients will receive complimentary access to Risk Management PLUS+ Online®, a Web-based loss control program that helps protect against exposures and costly litigation.

Contact your Travelers representative to learn more about Travelers Executive Choice® or visit travelersbond.com