

Business Auto



If you are a mid-sized business, make Travelers your choice for Business Auto insurance needs.

Whether your coverage with us is part of a multi-line account or a stand-alone policy, you can depend on our superior service and claims handling and the comfort of knowing that the country’s largest insurer of Business Auto* is standing behind you.

With Travelers, you can count on high-quality coverage and experience. We use existing underwriting procedures and rating plans to afford the same maximum pricing flexibility available on packaged accounts.

Travelers Business Auto Insurance – just another way we keep in synch with your needs.

Coverage highlights for mid-sized businesses

Key features

- Both Primary and Excess auto liability limits available
- Composite or schedule rated policies available
- Vehicles of all sizes and types eligible
- Fleet sizes from five to extremely large acceptable
- Ability to write multi-state exposures on one policy**
- Countrywide availability
- Broad coverage extensions available

Coverage extensions

- Broad Form Named Insured
- Employees as Insureds
- Extended Supplementary Payments
- Hired Car Physical Damage Loss of Use
- Personal Effects Coverage

- Physical Damage – Transportation Expense
- Notice of and Knowledge of Occurrence
- Hired Car – Worldwide Coverage Territory
- Unintentional Errors or Omissions
- Mental Anguish
- Blanket Waiver of Subrogation

The Travelers advantage

Underwriting expertise

Travelers underwriters understand the risk exposures inherent in commercial auto fleets. The Commercial Accounts operating philosophy encompasses:

- Account-by-account underwriting approach
- Diverse and broad risk appetite
- Local decision-making authority

Exceptional service

- Risk control expertise
- Superior claim handling
- Flexible payment plans

Financially sound

Travelers is one of the nation’s premier insurance companies – a reassuring position of strength.

- Component of the Dow Jones Industrial Average
- More than 150 years of insurance experience

Service

Risk Control

The transportation risk control specialists at Travelers provide risk control solutions to businesses with commercial auto fleets – from passenger vehicles to tractor-trailers. Our specialists have many years of experience helping companies pro-actively manage their fleet operations to reduce loss exposures and lower accident costs.

Travelers transportation specialists can provide assistance in the following areas of fleet safety management:

- Developing a comprehensive fleet safety program
- Establishing driver hiring and selection criteria
- Reviewing driver qualification policies and procedures
- Controlling employee-owned vehicle exposures
- Using technology to manage driver performance
- Conducting defensive driving training

Comprehensive website

Risk Control's industry-leading website (travelers.com/riskcontrol) is your 24/7 resource for safety and risk management information, as well as educational and training opportunities. By registering, Travelers policyholders gain exclusive access to more than 1,500 resources and tools including:

- **Travelers Virtual Risk ManagerSM**, an online self-assessment tool that helps identify fleet safety performance gaps and delivers a customized action plan to assist in addressing safety needs
- **Fleet TravSources[®]**, a collection of fleet safety and risk management related resources
- **TravCoursesSM**, a wide selection of classroom, Webinar and computer-based training courses, as well as multimedia products, many of which are provided at no cost

Claim services

Travelers' Auto claim services include:

- Claim Reporting, 24/7
 - Online: travelers.com
 - Phone: 800.238.6225

- Quality voice-to-voice contact with insureds and claimants is made within 48 hours of notice of loss on nearly 90 percent of all claims
- More than 2,000 auto claim professionals, located in 27 Claim Centers throughout the country, know your jurisdiction and stand ready to service your claims
- More than 850 appraisers countrywide are equipped with wireless technology to receive assignments in real time and inspect your vehicles within 48 hours
- More than 50 **ConciergeCLAIM[®]** shops are staffed with on-site Travelers appraisers to inspect your vehicle and manage the entire claim process for you. These **ConciergeCLAIM** shops have the expertise and capacity to handle private passenger vehicles, light- and medium-duty work trucks, and cargo vans
- The **ConciergeCLAIM** program provides timely, guaranteed repairs and achieves a 99 percent customer satisfaction rating on average
- We have relationships with over 7,000 auto repair and glass shops that provide repairs that the shops guarantee for as long as you own the vehicle
- Specialty Heavy Equipment Division provides expert appraisals and advises our claim professionals on heavy equipment damage
- Bodily Injury claim professionals – with an average 14 years of experience – focus on best practices of investigation, evaluation, negotiation and litigation from first notice of loss to resolution, which decreases need for attorney involvement
- In-house Special Investigations Unit, staff counsel and medical professionals work closely with our claim professionals to deliver optimal claim outcomes
- Auto Subrogation Unit in Fall River, Mass., works aggressively to achieve prompt recoveries and timely reimbursement of deductibles

*Based on direct written premium.

**Multi-state exposures do not apply in Massachusetts and Hawaii.

For more information, visit our website at travelers.com/riskcontrol or email Ask-Risk-Control@travelers.com.



travelers.com

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