



Travelers Risk Control has a collection of resources to help identify, manage and mitigate some of the risks to workers and the public in the work zone



INDUSTRYEdge®

Highway, street and road contractors

TRAVELERS CONSTRUCTION

Highway, street and road contractors know that the demand to improve the nation's 4 million-mile public road network¹ infrastructure is strong. Whether managing and protecting work zones, people or equipment, Travelers Construction can provide contractors with the right coverage, risk management resources and expertise to help stay ahead of risk.

¹ <https://www.fhwa.dot.gov/policyinformation/pubs/hf/pl11028/chapter1.cfm>

The strength of Travelers

In business more than 160 years, Travelers is a component of the Dow Jones Industrial Average and an industry leader in insurance. We consistently receive high ratings for financial strength and claims-paying ability from independent rating services, including A.M. Best, Moody's and Standard & Poor's. Our financial strength allows us to give customers a long-term commitment to support their business needs.

Total account solution

As an admitted carrier, Travelers is your single source for insurance and risk management solutions to meet the needs of highway, street and road contractors. Products available include:

- Commercial general liability
- Workers compensation
- Auto liability and physical damage
- Owners and contractors protective coverage
- Railroad protective coverage
- Umbrella
- Property
- Surety
- Cyber
- Inland marine
 - Builders' risk and installation
 - Contractors' equipment
 - Computerized business equipment
- Directors and officers liability
- Fiduciary liability
- Crime coverages
- Products available on a surplus lines basis: *
 - Contractors professional liability
 - Contractors pollution liability

Additional benefits available:

- Additional insured endorsements that can meet your contract requirements
- **XTEND Endorsement**® for Contractors with general liability enhancements specifically for contractors
- 24/7 eQuote for owners and contractors protective and railroad protective coverages to quickly give costs to include in bids
- Crisis management services expenses coverage is included when Umbrella coverage is purchased through Travelers, paying up to \$50,000 in public relations expenses incurred to help mitigate the negative publicity generated by a crisis management event. Optional higher limits may be available
- Installation floater providing broad coverage for direct physical loss of or damage to project materials at job sites and while in temporary storage and in transit
- Multistate capability

THE TRAVELERS ADVANTAGE

At Travelers, our construction-dedicated underwriters, risk control consultants and claim professionals are intimately familiar with the risks highway, street and road contractors face, and are able to craft custom solutions in line with specific needs.

DEDICATED RISK CONTROL SERVICES

Commitment to contractor safety delivered by more than 100 field-based construction risk control specialists

- Construction Risk Control offers specialized expertise and training in areas such as supervisor leadership, job safety analysis, accident investigation and post-injury management, as well as a robust crane operator curriculum delivered in classroom and virtual settings
- Our construction professionals work closely with our Forensics Lab engineers to assist customers with a variety of exposures related to vibration, moisture and construction defect
- Fleet management – our consultants can help customers address issues regarding driver hiring and how to keep them from increasing exposure to risk through training programs and exposure guides
- The Travelers Industrial Hygiene Lab, accredited by the American Industrial Hygiene Association (currently AIHA-LAP, LLC), offers comprehensive chemical analysis, air and noise sampling equipment, industrial hygiene education and training, and technical assistance via its toll-free helpline (800.842.0355) or at travelerslab.com
- Our **Risk Control On-Demand**[®] consulting service uses screen-share technology to promptly respond to customer issues and offer solutions, allowing customers to access the full breadth of our expertise when they need it
- **Travelers Workforce Advantage**SM – a holistic approach to help our customers build a safety culture that focuses on helping to attract and hire, onboard and train, and support and engage employees at all stages of employment

DEDICATED CLAIM SERVICES

Management of all aspects of the claim, with a focus on protecting contractors' interests, handling claims fairly and managing contractors' cost of risk

- **Travelers Client Advantage**[®] – 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
- **Travelers Medical Advantage**[®] – 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 13 points, on a calendar year basis over the past 5 years²
- 24/7 online claim reporting, or, except when policy requires written reporting, customers can call our toll-free phone number (877.828.4132)
- 40 construction claim offices located countrywide, and 2,000 workers compensation claim professionals across the country, averaging 15 years of experience, deliver local service with jurisdictional expertise
- **TravComp**[®] – a highly specialized claim-handling model, which utilizes dedicated return-to-work teams of nurses and claim professionals
- Over 500 co-located, in-house nurses work directly with our claim professionals to provide consultation on loss causation, and treatment and injury, with a focus on getting injured employees back to work as soon as medically appropriate
- Subrogation and contractual risk transfer expertise with a strong focus on early claim involvement to maximize recoveries
- Over 240 dedicated general liability and construction defect professionals, across 21 claim centers throughout the U.S., provide local service and jurisdictional expertise, enabling us to be on the loss site to personally investigate claims
- A network of over 1,200 direct auto repair shops across the U.S.³
- Travelers Investigative Services has over 275 field-based investigators reviewing potential insurance-related fraud, to reduce the customer's total cost of risk
- Catastrophe response experts located in every region of the country who are prepared to be deployed within 24 hours or less

²SNL Financial 2009-2013: Workers Compensation Statutory Combined Ratio

³Reinspector Report 2015

RISK MANAGEMENT INFORMATION SERVICES (RMIS)

Electronic claim file access in real time via our secure website and loss information reports

- **e-CARMA**[®], an innovative loss information tool that supports the complex needs of larger businesses

BILL PLANS

Multiple direct bill and agency bill plans available to fit cash flow needs



travelers.com/construction

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

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*Non-admitted coverage is written in St. Paul Surplus Lines Insurance Company, a non-admitted insurer and an affiliate of Travelers Indemnity Company. Non-admitted insurers generally do not participate in state guarantee funds and thus insureds are not protected by such funds. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications.