



TRAVELERS 

Travelers DeluxeSM

PROPERTY INSURANCE THAT RESPONDS TO THE INNOVATION OF TODAY'S BUSINESSES

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When it comes to insuring commercial property, we do it right.

Travelers Deluxe offers property insurance that meets the changing needs of business customers. We understand evolving business environments and how they operate. Our customers get a policy that adapts to their property coverage needs.



Did you know...

Over 60% of commercial building limits are undervalued by more than 25%. Fifty percent of commercial contents are undervalued by more than 50%¹

In 2011, 2,941 monthly weather records were set in the U.S. (all states impacted). Fourteen of these major events totalled over \$53 billion in property damages²

Seventy-five percent of companies without business continuity plans fail within three years of a disaster³

¹ Marshall & Swift/Boeckh, The Property Hub, June 2012

² Natural Resources Defense Council, December 2011

³ Bruce T. Blythe, CEO, Crisis Management International, *Blindsided: A Manager's Guide to Catastrophic Incidents in the Workplace* (Portfolio Hardcover, August 22, 2002)

Coverage confidence

Travelers Deluxe core policy includes buildings, personal property, time element (Agreed Value is included) and marine coverages. It is a broad, integrated approach to packaging the coverage needs of our customers in a single policy. Here are just a few of the coverages that make *Travelers Deluxe* a must-have product for our customers.

- Business Income Extended Period of Indemnity for 180 days (exceeds industry standards) with options to increase even further. Coverage for lost income beyond date of restoration
- Green Building Alternatives – Increased Cost to pay for additional costs incurred to repair or replace damaged buildings using green alternative products and materials
- EDP equipment embedded in Business Personal Property. Robust data and media coverage with the ability to increase limits up to Business Personal Property limits
- Leasehold Interest Undamaged Tenants Improvements and Betterments coverage to pay for the loss of such property associated with cancellation of a lease by the landlord following a property loss at a leased location
- Personal Property in Transit coverage for property transported by any mode of transportation within and outside the coverage territory

And for businesses requiring unique coverage, policies can be enhanced with our highly specialized endorsements.

Built-in flexibility for ease of doing business

Travelers Deluxe offers a wide range of embedded coverages so there are fewer add-on extensions or endorsements for commonly requested coverages. When it comes to specialized coverages, we offer many. Here are just a few:

- Dependent Business Income/Extra Expense coverage for loss associated with damage at domestic and foreign dependent properties
- Whether your product is in the warehouse or in-transit, this single policy can address first-party exposures such as domestic transit and equipment breakdown
- Tailored Property and Business Income Segment Endorsements for specialized industries such as Technology and Public Sector

And when it's needed, we have the flexibility to tailor policies to meet individual customer needs.

Services that matter



Travelers Deluxe is supported by superior services. Our deep understanding of the needs of our policyholders ensures we deliver the right services when they're needed the most.

- Mitigating losses before they occur provides peace of mind. Our risk control consultants conduct 26,000 property assessments per year with the most complex property risks handled by our 90+ property specialists. They help customers identify hazards, recommend proper controls and help design resilient business continuity plans. Policyholders have access to a wide range of reference tools that address common hazards via our industry-leading Risk Control website, travelers.com/riskcontrol
- In the event of a loss, Travelers has the size and scale to address claims ranging from a single building fire to a large hurricane or tornado. We have over 13,000 claim professionals nationwide (Travelers employees vs. third-party party adjusters) to address local events along with our dedicated CAT response team of full-time Travelers employees

on call 24/7 who are deployed as events unfold

- We deliver superior policy services with locally based professionals who are committed to accurate and prompt delivery of policies. Our proposal process seamlessly transfers customer and coverage information to the policy, resulting in fewer corrections and faster policy delivery

National scale with local presence

- Travelers is a leading property and casualty insurance provider, and has been for more than 150 years. Our customers benefit from the scale of a large, national insurer
- Expertise is delivered locally in 60+ locations countrywide for quick decision-making and seamless execution
- Travelers is a Dow 30 company with an A.M. Best rating* of A+, as recognition of our stability as a financially strong company

Travelers Deluxe property product is there for customers before, during, and after a loss occurs

BEFORE

- Appropriate coverage to meet customer needs
- Risk control consultations
- Insurance to Value (ITV) assessment to help customers evaluate whether they are adequately protected
- Disaster planning tools so customers are prepared

DURING

- 13,000+ claim professionals (Travelers employees vs. third-party adjusters) ensure prompt and fair payment so businesses can be restored quickly
- Major Case Unit handles the most severe and complex claims

AFTER

- Business Income and Extra Expense coverages while damaged property is being repaired or replaced
- Extended Business Income coverage for 180 days (with an option to increase) to help re-engage employees and regain customer base after the damaged property is repaired or replaced

Core coverages

PROPERTY COVERAGES:

Accounts Receivable	Non-owned Detached Trailers
Appurtenant Buildings and Structures	Green Building Engineering and Recertification Expense
Business Personal Property – Described premises – Undescribed premises including exhibition and installation premises – In Transit	Limited Coverage for Fungus, Wet Rot or Dry Rot
	Loss of Master Key
	Newly Constructed or Acquired Property
Covered Leasehold Interest – Undamaged Improvements & Betterments	Outdoor Property
Debris Removal	Outside Signs
Deferred Payments	Personal Effects of officers, partners and employees (includes fine arts)
EDP data and media including Duplicate Electronic Data Processing Data and Media	Personal Property at Premises and in Transit Outside of the Coverage Territory
Employee Tools	Pollutant Cleanup and Removal
Expediting Expenses	Preservation of Property (including expense to move and temporarily store property)
Extra Expense	Reward Coverage
Fine Arts	Theft Damage to Rented Property
Fire Department Service Charge	Undamaged Parts of Stock in Process
Fire Protective Equipment Discharge	Water or Other Substance Loss – Tear Out and Replacement Expenses
Green Building Alternatives – Increased Cost	

BUSINESS INCOME AND EXTRA EXPENSE COVERAGES:

Business Income/Extra Expense from Dependent Property
Civil Authority – 30 days, 100-mile radius
Claim Data Expense
Contract Penalties
Extended Business Income Coverage Period – 180 days

ADDITIONAL COVERAGES AND COVERAGE EXTENSIONS:

Ingress or Egress
Pollutant Cleanup and Removal
Transit Business Income/Extra Expense
Undescribed Premises



For more information or to get a quote, contact your local Travelers representative.



travelers.com

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*A.M. Best's rating of A+ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit travelers.com. Ratings listed herein are current, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.

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