

Selling Points

Why Travelers?

{ Structurally Sound Coverages }

Expansive Appetite

- Ability to entertain the many types of Architectural, Engineering and Surveying firms found in the diverse design community

Industry-Specific General Liability Coverage

- **Architects, Engineers & Surveyors IndustryEdge Endorsement** with 22 additional General Liability Coverages
- **Blanket and Scheduled Additional Insured Forms (written contracts)**
 - Includes Products & Completed Operations coverage where required
 - Primary and non-contributory basis where required

Flexible and Substantial Property Capacity

- **Broad Property Coverage Form – with Flexible Limits**
 - Offering critical property coverages such as Buildings, Business Personal Property, Business Income, Extra Expense, Equipment Breakdown, Valuable Papers, Accounts Receivable, Ordinance or Law and more
- **Inland Marine**
 - Broad Inland Marine coverage available for Contractors Equipment, Fine Arts, Scheduled Property and other coverage needs of design professionals
 - Computerized Business Equipment – Critical coverage for today’s design and engineering professionals

Worldwide International Coverage and Service

- Covering international exposures worldwide, we can offer both Property and Liability coverage including Kidnap & Ransom, Accidental Death & Dismemberment and Foreign Voluntary Workers Compensation. Local, admitted coverage available in more than 90 countries

Specialized Risk Control and Claim Service

- Nationwide staff of Risk Control professionals possessing a wealth of experience and knowledge
- Travelers Virtual Risk ManagerSM – An online self-assessment tool, helps identify safety performance gaps across a broad spectrum of risks and delivers a customized action plan
- Dedicated, specialized team manages all complex product claims
 - Specialized Services for Workers Compensation, General Liability, Product Liability, Auto, Property
 - Co-located medical and claims professionals reduce recovery time and provide targeted treatment plans

Advantages

{ of working with Travelers }

- 150 Years of Insurance Experience
- Financial Strength – A.M. Best Rating of A+*
- Product Breadth – More Choices for You and Your Customers
- National Strength, Local Presence
- Expertise in Writing All Core Lines of Commercial Insurance Coverage in All States
- Extensive and Specialized Claim and Risk Control

* A.M. Best’s rating of A+ applies to certain insurance subsidiaries of Travelers that are members of 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 as of April 10, 2009, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

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

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