



For Building Services Contractors, INDUSTRYEdge® Delivers

Available Coverages at a Glance

The Travelers Difference

IndustryEdge® Expertise

IndustryEdge for Building Services Contractors gives the coverage and support needed to keep operations running smoothly in the event of loss or damage. Travelers customers benefit from specialized, industry-specific underwriting, risk control analysis and claim service tailored to the nuances of today's businesses.

Financial Strength

Travelers is a FORTUNE 100 company with more than 150 years of experience in the insurance industry. We consistently receive high marks from independent rating agencies for our financial strength and claims-paying ability. As one of the nation's premier commercial property-casualty insurance companies, it's clear that we know this business... and understand yours.

Local, Point-of-Sale Authority

While Travelers is one of the nation's largest insurance writers, we pride ourselves on our localized approach. Our field offices, coupled with a network of regional offices, offer responsive, knowledgeable, personalized service.

Expansive Appetite

Travelers superior technical underwriting gives us the ability to entertain a wide variety of businesses, including those with harder-to-insure risk exposures.

Global Coverage Options

Travelers is in the enviable position of being able to fill the potential international coverage gaps faced by those customers who conduct business abroad. A single-source solution.

Property

- Broad Coverage on Buildings and Personal Property
- Blanket/Agreed Value Options
- Accounts Receivable
- Claim Data Expense
- Expediting Expense
- Newly Constructed or Acquired Property – up to 90 days
 - Each Building
 - BPP Each Premises
- Pollutant Cleanup and Removal
- Valuable Papers and Records
- Property in Transit/Off Premises
- Electronic Data Processing Equipment, Data or Media

Business Income

- Newly Acquired Locations – up to 90 days
- Extended Business Income – up to 30 days
- Claim Data Expense

Other Coverages Available by Endorsement

- Utility Services – Direct Damage
- Utility Services – Time Element
- Business Income From Dependent Properties
- Utility Services – Direct Damage

Crime

- Optional endorsement providing coverage for the theft of a client's property



Travelers IndustryEdge coverages are custom-designed to help protect against the many risks and exposures today's Building Services Contractors face.

Workers Compensation

- Ability to provide coverage for building services contractors with operations across the country.
- TravComp®– Combining state-of-the-art technology with co-located claim and medical professionals. Highlights include:
 - Extensive Preferred Provider Networks with a presence in all 50 states
 - Pharmacy Network
 - Focus on Early Intervention
 - Medical Case Management
 - Return-to-Work Programs
 - Medical Cost Containment

General Liability

- Building Services Contractors Extension Endorsement broadens coverage for property in the insured's care, custody and control
- **XTEND Endorsement**® Includes:
 - Broadened Named Insured
 - Damages to Premises Rented to you extension
 - Blanket Additional Insured
 - Manager/Lessor Of Leased Premises
 - Lessor Of Leased Equipment
 - Incidental Medical Malpractice
 - Extension Of Coverage – Bodily Injury
 - Injury To Co-Employees
 - Aircraft Chartered With Crew

Auto

- Liability and Physical Damage
- Composite Rated
- Rental Reimbursement
- Business Auto Coverage Extension
 - Broad Form Named Insured
 - Blanket Waiver of Subrogation
 - Employees as Insureds
 - Hired Car – Worldwide Coverage
 - Unintentional Errors & Omissions

Umbrella/Excess Liability

- Providing excess layers of protection over your liability coverages
- Flexible and substantial limits capacity
- Built-in coverages including:
 - Worldwide Territory
 - Insured Status for Employed Health Professionals
 - Follow Form Fellow Employee Coverage

Inland Marine

Providing Scheduled Property, Exhibition, Transportation coverages and more.

- Scheduled Property contains the following coverage extensions:
 - Newly Acquired Property is covered for up to 90 days
 - Valuable Papers and Records
 - Fire Department Service Charges
- Scheduled Property Coverage can be modified to include coverage for Lost Keys

Industry-leading Risk Control

Solutions for Middle-Market Customers.

Travelers' nationwide staff of more than 800 Risk Control professionals provide consultative, practical and cost-effective solutions to address the risk management needs of Building Services Contractors, including:

- Fleet Safety Management
- Employee Safety and Health
- Ergonomics and Materials Handling
- General Liability issues (including slips, trips and falls management and contractual risk transfer)
- Chemical Safety (including flammable/combustible storage and use)

Risk Control's industry-leading Customer Portal (travelers.com/risk-control) is a 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:

- **TravSourcesSM**—collections of safety and risk management resources packaged by industry and/or topic;
- **Travelers Virtual Risk ManagerSM**—an online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to assist in addressing safety needs;
- **TravCoursesSM**—a wide selection of classroom, Webinar and computer-based training courses, many provided at no cost; and
- **Complimentary newsletters and news alerts** to stay current on safety and risk control-related developments.

Vendor Relationships

Vendor relationships that provide risk management products and services at competitive prices, including:

- **Shoes for Crews[®]** – makers of slip-resistant footwear and walk-off mats
- **IntelliCorp** – a company that specializes in background checks

Responsive Claim Service

Travelers' state-of-the-art **TravComp[®]** workers compensation claim management technology combines with more than 2,500 co-located claims and medical professionals to promptly handle, thoroughly investigate and fairly resolve workers compensation claim issues. Travelers' nationwide network of highly-trained claims professionals are equipped to manage claims to prompt and fair resolutions. Travelers' catastrophe response team, arguably the best in the industry, has mobile units ready for immediate dispatch.

When an unexpected loss occurs, we offer convenient claim reporting by phone or Internet – 24 hours a day, 365 days a year. **800.238.6225 | travelers.com**.



Proper maintenance protects a business's investment ...

[We protect those who provide it.]

From sprawling warehouses to high-rise office buildings and large-scale public facilities, Building Services Contractors work in diverse environments. Travelers' innovative coverage is custom-designed to help protect against the many risks and exposures they face.

Travelers. Providing middle-market industries with a competitive *edge*.

Target Market: Building Services Contractors

Our coverage package is designed exclusively for building services contractors. Our broad appetite, flexible Property and Inland Marine coverage, and unmatched Claim and Risk Control services are just a few reasons our product meets the unique needs of building services contractors.

7349	Building Cleaning and Maintenance Services, NEC
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more information
about IndustryEdge
for Building Services
Contractors.**

> Building Services

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independent Travelers
agent or broker

> Agents: Contact your
Travelers Commercial
Accounts representative

Or visit travelers.com



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