

# Coverage That's Visionary.

[ Detailed. Solid.  
Customized. ]

From stadiums and commercial buildings to bridges and monuments, architects, engineers & surveyors are a diverse group that work on diverse projects. Travelers' innovative coverage is custom-designed to help protect against the many risks and exposures today's design industry faces. >

A surveyor's parked truck is broadsided.

Valuable surveying equipment is stolen.

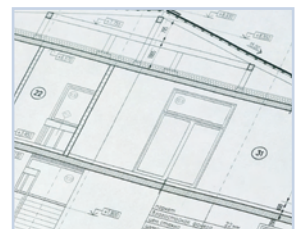
An architect is injured in a foreign country.

Travelers. Providing Middle Market industries with a competitive *edge*.

## Target Market: Architects and Engineers

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

8711	Engineers
8712	Architects
8713	Surveyors



# For Architects & Engineers, INDUSTRYEdge® Delivers

## Available Coverages at a Glance

### The Travelers Difference

#### IndustryEdge® Expertise

IndustryEdge for Architects & Engineers 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

As a FORTUNE 100 company, Travelers is the second largest commercial property-casualty insurance underwriter in the United States (based on direct written premium). We consistently receive high marks from independent rating agencies for our financial strength and claims-paying ability. With more than 150 years of insurance experience, Travelers is one of the nation's premier insurance companies – a reassuring position of strength.

#### 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, flexible coverage on buildings, business personal property, business income and extra expense
- Blanket/Agreed Amount Options
- Choice of Valuation Options

A sampling of a few of the base coverages that can be tailored without endorsement to suit specific needs:

- Accounts Receivable
  - At all described premises
  - In transit or at undescribed premises
- Claim Data Expense
- Expediting Expense
- Fine Arts (unscheduled)
- Newly Constructed or Acquired Property – 180 days
  - Each Building
  - BPP Each Premises
- Overseas Business Travel
- Valuable Papers
  - At all described premises
  - In transit or at undescribed premises
- Ordinance or Law
- Personal Property in Transit

### Business Income

- Newly Acquired Locations – 180 days
- Ordinance or Law
  - Increased Period of Restoration
- Dependent Properties – Worldwide (except where prohibited)
- Extended Business Income
- Claim Data Expense



# Travelers IndustryEdge coverages are custom-designed to help protect against the many risks and exposures today's Architects & Engineers industry faces.

## Other Coverages Available by Endorsement:

- Utility Services – Direct Damage
- Utility Services – Time Element
- Equipment Breakdown

## Workers Compensation

- Ability to provide coverage for a wide range of risks 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
- Industrial Hygiene Specialists

## General Liability

- Architects, Engineers and Surveyors IndustryEdge® Endorsement
  - Broadened Named Insured
  - Incidental Medical Malpractice
  - Reasonable Force – Bodily Injury or Property Damage
  - Non-Owned Watercraft
    - Increased To Up To 75 feet
  - Aircraft Chartered With Crew
  - Extension Of Coverage – Damage To Premises Rented To You
  - Amended Insured Contract Definition – Railroad Easement
  - Waiver Of Transfer Of Rights Of Recovery Against Others To Us When Required By Contract
  - Increased Supplementary Payments

- Additional Insured – Owner, Manager Or Lessor Of Premises
- Additional Insured – Lessor Of Leased Equipment
- Additional Insured – State Or Political Subdivisions – Permits Relating To Premises
- Additional Insured – State Or Political Subdivisions – Permits Relating To Operations
- Who Is An Insured – Newly Acquired Or Formed Organizations
- Injury To Co-Employees And Co-Volunteer Workers
- Increased Medical Payments Limit
- Knowledge And Notice Of Occurrence Or Offense
- Unintentional Omission
- Amended Bodily Injury Definition
- Additional Definition – Written Contract Requiring Insurance

## 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 & substantial limits capacity
- Built-in coverages including:
  - Worldwide Territory
  - Insured Status for Employed Health Professionals
  - Follow Form Fellow Employee Coverage

## 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.

## Inland Marine

Providing Transportation, Exhibition, Contractor's Equipment, Fine Arts (scheduled), Computerized Business Equipment coverages and more.

- Computerized Business Equipment – Coverage Highlights Include:
  - Hardware/Software owned, leased or in CCC that insured is legally liable for
  - Blanket Hardware/Software at each location
  - Combined BII/EE
  - Full Replacement Cost on Hardware
  - Laptop and portable computers covered worldwide
  - Breakdown Coverage (Mechanical/Electrical)
  - Damage to computer equipment and data caused by a power/utility service interruption
  - Newly Acquired CBE/Premises
  - CBE in Transit
  - Duplicate Software
  - Incompatibility of software

## 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 industry-specific risk management needs of our customers, including:

- Job Site Safety
- Fire Protection Engineering
- Fleet Safety Management
- Ergonomic Exposures
- Industrial Hygiene Exposures

Risk Control's industry-leading Customer Portal ([travelers.com/riskcontrol](http://travelers.com/riskcontrol)) 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:

- **TravSources<sup>SM</sup>**—industry-specific collections of safety and loss prevention resources.
- **Travelers Virtual Risk Manager<sup>SM</sup>**, an online self-assessment tool that helps identify safety performance gaps across a broad spectrum of risks.
- **TravCourses<sup>SM</sup>**, a wide selection of classroom, Webinar and computer-based training courses, many provided at no cost.
- **Complimentary newsletters and news alerts** to stay current on safety and risk control-related developments.

## Responsive Claim Service

Travelers' state-of-the-art TravComp<sup>®</sup> 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](http://travelers.com)**.



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more information  
about IndustryEdge  
for Architects & Engineers.**

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& Surveyors:** Call your  
independent Travelers  
agent or broker
- > **Agents:** Contact your  
Travelers Commercial  
Accounts representative

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