Travelers Excess Casualty – A/B Umbrella Form

When it comes to complex risks and large losses, it’s all about ensuring that your clients are properly protected with the right level of insurance coverages and services from the right carrier. **Travelers Excess Casualty** offers extra layers of protection with the key excess and umbrella limits your clients need through our new **A/B Umbrella Form**. Our form consists of two separate insuring agreements – **Excess Follow-Form Liability (Coverage A)** and **Umbrella Liability (Coverage B)** – which help to reduce potential insurance gaps and allow for flexibility to tailor coverages across various industry segments.

Travelers Excess Casualty also offers **Crisis Management Services Expenses coverage (Coverage C)** as part of the A/B Umbrella Form policy, to help mitigate negative publicity generated by unexpected crisis events. This coverage is automatically included at no additional cost, and unlike coverage that dictates which crisis communication firm to use, our customers can select the public relations or crisis communication firm that best meets their needs.*

**Key features of the Travelers Excess Casualty A/B Umbrella Form include:**

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<thead>
<tr>
<th>Travelers Excess Casualty A/B Form</th>
<th>Benefits</th>
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<tbody>
<tr>
<td>✓ Consistency between the primary and the umbrella program</td>
<td><strong>Greater flexibility</strong> to adapt to unique primary insurance coverages, meaning less time spent on ensuring consistent coverage with primary lines.</td>
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<tr>
<td>✓ Flexible and responsive liability coverage</td>
<td>Form can <strong>apply in excess of your existing casualty program</strong>, including liability coverages such as Foreign Liability and Professional Liability.</td>
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<td>✓ Worldwide Coverage Territory</td>
<td>Provides coverage to protect businesses <strong>against liability as they expand across the globe</strong>.</td>
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<tr>
<td>✓ Named Insured</td>
<td>Coverage A <strong>follows form</strong> with the underlying insurance.</td>
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<td>✓ Primary Non Contributory</td>
<td><strong>Automatically included</strong> in the A/B Umbrella Form – no endorsement needed.</td>
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<tr>
<td>✓ Pollution</td>
<td>Coverage A <strong>follows form</strong> with the underlying insurance.</td>
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<tr>
<td>✓ Newly Acquired/Formed Organizations</td>
<td>Coverage B offers <strong>180 days</strong> to add additional named insureds to the policy.</td>
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<td>✓ Hired and Non-owned Watercraft</td>
<td>Under Coverage B, customers benefit from additional protection <strong>for watercraft up to 50 feet</strong>.</td>
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<tr>
<td>✓ Crisis Management Services (Coverage C)</td>
<td><strong>Automatically included</strong> at no additional cost.</td>
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</table>

*Firm selected is subject to Travelers approval.*
OUR PEOPLE
Dedicated umbrella and excess underwriting team.

- Deep knowledge of local marketplace, trends and industries.
- Employ a multi-discipline approach to managing accounts (claims, underwriting, risk control, actuarial), which increases accuracy in identification of potential exposures and trends, allowing for a higher level of customization of insurance programs.
- Provide decision-making at the point of sale, to deliver the final product more quickly and efficiently.
- Promise – and deliver – policies within 30 days, using technology that increases speed and accuracy of policy issuance.

OUR CLAIM HANDLING
Dedicated Excess Casualty claim unit.

- Specialize in handling only umbrella and excess claims.
- Understand local and jurisdictional issues including joint and several liability, risk transfer (including contractual indemnity), and additional insured issues.

OUR RISK CONTROL SERVICES
Expertise and resources to help manage risk.

- Complimentary access to our Risk Control Customer Portal, which houses more than 1,200 resources, including technical guides, articles, self-assessments, education and training on topics such as fleet management, workers compensation, business continuity and auto safety.
- 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.
- Engineers, forensic scientists, technicians and industrial hygienists in our nationally accredited Industrial Hygiene and Forensics Lab assist with products liability claims, causation analysis and evaluation of damages.

OUR FINANCIAL STRENGTH
Backed by the financial strength and stability of Travelers.

- More than 160 years of insurance experience.
- Member of the Dow Jones Industrial Average.
- A++ rating from A.M. Best.*

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

* A.M. Best’s rating of A++ applies to certain insurance subsidiaries of The Travelers Companies, Inc. that are included in The Travelers Insurance Companies pool; other subsidiaries 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 July 22, 2016, are used with permission, and are subject to changes by the rating services. For the latest A.M. Best rating, access ambest.com.

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