



TRAVELERS 

INDUSTRYEdge[®]

Franchised Auto & Truck Dealers

For Franchised Auto & Truck Dealers, IndustryEdge Delivers

The Travelers Difference

IndustryEdge® Expertise

IndustryEdge for Franchised Auto & Truck Dealers 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 Dow 30 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 writers of commercial insurance, we pride ourselves on our localized approach. Our field offices, coupled with a network of regional offices, ensure 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.

Total Account Solutions

Travelers offers one of the broadest portfolios of insurance and surety products in the industry. We can assist you in creating a comprehensive insurance package for your mid-sized clients.

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.

Available Coverages at a Glance

Travelers IndustryEdge coverages are custom-designed to help protect against the many risks and exposures today's franchised auto and truck dealer industry faces.

Garage Policy – Key Coverages

- Auto Dealers Liability for “Garage Operations”
 - Other than Covered “Autos”
- Auto Dealers Liability for “Garage Operations”
 - Covered “Autos”
- Garagekeepers Coverage – “Customer’s Autos”
- Physical Damage Coverage

Garage Policy – Additional Coverages Available

- Auto Dealers Product Defense
- Auto Dealers Title and Statutory Errors and Omissions Endorsement:
 - Title
 - Consumer Lease
 - Truth in Lending
 - Odometer
 - Damage Disclosure
 - Auto Parts
 - Used Car Buyers Guide
 - One Year Prior Acts Coverage
- Broad Form Products Coverage
- Consumer Complaint
- False Pretense – Parting With or Acquiring Auto
- Insurance Sales Errors and Omissions
- Auto Dealers **XTEND** Endorsement® – including:
 - Personal and Advertising Injury
 - Host Liquor Liability
 - Fire Legal Liability
 - Incidental Medical Malpractice Liability
 - Non-owned Watercraft Liability
 - Newly Acquired Garage Business (180 days)



- Limited Worldwide Liability
- Personal Effects
- Mental Anguish
- Customized Furnishings
- Drive-away Collision
- Limited Pollution Costs Liability Coverage

Property

- Accounts Receivable
- Buildings
- Business Personal Property
- Business Income/Extra Expense
- Business Income from Dependent Property
- Newly Acquired Locations – up to 180 days
- Ordinance or Law
- Claim Data Expense
- False Pretense
- Valuable Papers and Records

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

Workers Compensation

- **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/Occupational Disease Risk Control Specialists

Internet Liability

- Internet Liability may be designed to protect against the following wrongful acts:
 - Infringement of copyright, trademark, trade name, or service mark, but only in the insured's material on or through the Internet
 - Failure to protect private or confidential information of others from unauthorized access on or through the Internet
 - Failure to prevent the transmission of a computer virus on or through the Internet
 - Failure to provide access to authorized users of the insured's website on or through the Internet

Employment Practices Liability

- Discrimination
- Retaliation
- Sexual Harassment
- Wrongful Termination

Surety Bonds*

- Motor Vehicle Dealers Bonds
- Commercial Requester Bond
- Vehicle Verifier Bond
- Notary Bond
- Business Partner Automation Bond
- Sales Tax Bond
- Defective Title Bond
- Designated Agents
- ERISA Fidelity Bond-401K Bond

*Products underwritten by Bond & Financial Products/limits and requirements vary by state.

Inland Marine

Providing Computerized Business Equipment, Exhibition, Scheduled Property, Transportation coverages and more.

Service

Specialized Risk Control Services

Our nationwide staff of Risk Control professionals possesses unmatched experience and knowledge to help auto and truck dealers manage their loss exposures. We provide consultative, practical and cost-effective solutions to address dealers' risk management needs in the following areas:

- Fleet Safety Management
- Slips, Trips and Falls Management
- Inventory and Theft Controls
- Fire Protection Engineering
- Contractual Risk Transfer
- Ergonomics and Materials Handling
- Post-Injury Management

Comprehensive Website

Risk Control's website (travelers.com/riskcontrol) is your 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**® for Auto Dealers, a collection of safety and loss-prevention resources for dealers to help address industry-specific risks and exposures;
- **Travelers Virtual Risk Manager**, an online self-assessment tool that helps identify safety performance gaps and delivers a customized action plan to assist in addressing safety needs;
- **TravCourses**, a wide selection of classroom, webinar and computer-based training courses, as well as multimedia products, many of which are 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 essential risk management products and services at competitive prices, including:

- **IntelliCorp** – Offers background checks on potential employees.
- **Shoes for Crews**® – Makers of a variety of slip-resistant shoes, overshoes and floor mats.
- **MSDSonline**® – An industry-leading database of 3.5 million Material Safety Data Sheets (MSDSs) that Travelers customers can access, search, locate, save and print free of charge.

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**.

For more information, visit our website at travelers.com/riskcontrol or email Ask-Risk-Control@travelers.com.



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