



INDUSTRYEdge®

## Auto and Truck Dealers

COMMERCIAL ACCOUNTS | DIFFERENTIATORS

### Did you know?



Following Super Storm Sandy,

81% of Travelers property claims were inspected within 14 days, and

90% were closed in 30 days.<sup>1</sup>



Medical expenses account for

60% of workers compensation loss costs today and are projected to increase to

67% by 2019.<sup>2</sup>



25,000

slip, trip and fall accidents occur daily in the U.S.<sup>3</sup> making it the 2nd largest cause of injury.<sup>4</sup>

Auto and truck dealers need industry-specific protection, risk control analysis and claim services. You need solutions that can keep up with your growing business needs, from managing risks to customer, employee and business property and workplace safety, to prompt claim services in response to catastrophic events. As one of the largest writers of commercial auto insurance, Travelers knows the unique challenges faced by your business and can offer the right products and services to help you protect it.

### Tailored protection for auto and truck dealers

- ✓ **Deluxe Property Employee Tools:** Coverage helps you retain skilled workers by providing them security and peace of mind knowing their tools will be protected while on your premises.
- ✓ **Auto Dealers Xtend Endorsement®:** Conveniently offers a specialized bundle of 14 commonly requested general liability and auto coverages.
- ✓ **False Pretense:** Coverage for losses resulting from parting with a covered auto by scheme or trick or from acquiring an auto with no legal title.
- ✓ **Auto and Truck Dealer Acts, Errors and Omissions:** Insurance for consumer protection related claims including failure to comply with truth in leasing, truth in lending, odometer mileage disclosure and defective title. Coverages can be expanded to include auto damage disclosure, auto parts disclosure and used car buyers guide.
- ✓ **Site Pollution Liability:** Covers expenses resulting from site contamination, including bodily injury to others, business and customer property losses and site decontamination costs.

Your auto and truck dealer business is protected with Travelers

## Risk Control

Travelers has been in the loss prevention business since 1904 with our Risk Control consultants having an average tenure of over 20 years. We have the experience and technical proficiency that can help auto and truck dealers assess and manage their risk. Areas of specialization include:

### Safety on the road

- Fleet safety resources to help customers manage their auto liability risks commonly associated with dealership operations, including: personal use of company-owned vehicles; employee-owned vehicles used for dealership business; customer test drives; courtesy vehicles; and dealer plates, to name just a few.

### Employee safety

- Ergonomic specialists to help customers identify and reduce their ergonomic risk factors associated with office, service, repair and delivery job tasks.

### Property

- Insurance to Value (ITV) assessments, which can help customers evaluate whether they have sufficient property insurance limits in place.

### Protecting your business

- Practical training and education for supervisors and employees (webinar, classroom and self-paced options)
- Assessments to help customers evaluate their premises for physical conditions and traffic-flow patterns that may contribute to slip, trip and fall incidents.

#### On-site/Online/On-Demand

We offer our customers a flexible range of options for accessing our Risk Control safety resources:



##### On-site:

- Hazard recognition and exposure assessments.
- 700+ safety professionals.



##### Online:

- Auto and Truck Dealer focused resources that support your unique safety training needs.
- **Travelers Virtual Risk Manager<sup>SM</sup>** self-assessment tool.



##### On-Demand:

- **Risk Control On-Demand<sup>®</sup>**: Prompt access to our specialized safety professionals using screen-share technology.
- Consults available for your key exposures – including fleet safety; ergonomics; slip, trip and fall prevention; and post-injury management.

## Claim Services

### Helping you get back to business

- We proactively monitor weather and claim trends at our National Catastrophe Center so that we can respond quickly to meet our customers' needs.
- More than 30,000 Travelers employees are available to support response efforts in the event of a large catastrophe.

### Specialized industry expertise

- Travelers size and scale allow us to deliver focused industry expertise, and understand the unique aspects of our customers' businesses. We have Claim, Legal and Risk Control professionals with specialized expertise in auto and truck dealers that result in deep relationships with our customers, allowing us to provide more targeted Risk Control and Claim Services.
- Our extensive resources include an auto lab with approximately 30 damaged vehicles to demonstrate various types of damage, as well as an industry-first heavy equipment lab. Both labs are updated regularly to represent the latest emerging vehicle technology.

### Travelers Medical Advantage<sup>®</sup> – integrated medical cost-management solutions to help manage your total cost of risk

- Medical is the single largest casualty loss-cost driver. Travelers has invested in industry-leading medical management capabilities and expertise throughout all casualty lines.
- Our specialized **TravComp<sup>®</sup>** model co-locates Travelers nurses and Claim professionals across the country in an integrated workers compensation claim-handling model, helping employees return to work as soon as medically appropriate.
- Nearly two-thirds of injured workers return to work within 30 days.<sup>5</sup>

### Protecting customers' businesses, brands and reputations

- Over 900 general liability Claim professionals deliver local service and jurisdictional expertise, countrywide.
- Travelers has the experience and resources to effectively manage products liability claims, regardless of volume, severity or geographic spread. Our centralized Products Unit is equipped to handle any claim and partner with our team of specialized in-house resources, or yours, to thoroughly investigate, evaluate and mitigate claimed damages.

Call your Travelers representative today to learn more

<sup>1</sup> Based on 2013 Travelers Claim analysis from Super Storm Sandy

<sup>2</sup> Insurance Information Institute (2009 data)

<sup>3</sup> National Safety Council

<sup>4</sup> Bureau of Labor Statistics

<sup>5</sup> All markets three year average 2013-2015 – 12 month valuations



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