



INDUSTRYEdge®

Building Services Contractors

COMMERCIAL ACCOUNTS | DIFFERENTIATORS

Did you know?

41% of managers within BSC list hiring/maintaining a quality workforce as the top priority.¹



39% of workplace injuries for BSC are from overexertion, and

29% are from slips, trips and falls.²



29%

of managers in the BSC industry list a lack of adequate training as having the biggest impact on their business.¹



Building Services Contractors (BSC) operate in a wide variety of environments, from shopping malls during the day to offices after hours – making the proper execution of employee safety procedures challenging. With BSC employee injury rates higher than the national average,² you need someone who understands your unique risks. Travelers has the expertise and can offer the right products and services to address these needs.

Tailored protection for building services contractors

- ✓ **Xtend Endorsement® for Service Industries:** Bundles commonly requested general liability coverage extensions including, Broadened Named Insured and Blanket Waiver of Subrogation.
- ✓ **Limited Care, Custody or Control:** Provides protection for damage to property of others arising out of your cleaning operations.
- ✓ **Inland Marine – Loss of Master Key:** If a master key or key cards are lost or damaged, this coverage will pay for the cost to replace the keys and the cost to adjust/replace the locks to accept new keys.
- ✓ **Crime:** Travelers Bond department provides crime coverage, which acts as a backstop against the actions of a thieving employee, protecting both your assets and your shareholders' investment.
- ✓ **Business Auto Extension Endorsement:** Conveniently offers a specialized bundle of 14 commonly requested auto coverages in one single form. Employees as Insureds is a key coverage, extending protection to employees using personal vehicles for business.

Your building services contracting 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 building services contractors assess and manage their risk. Areas of specialization include:

Employee safety

- **Travelers Workforce AdvantageSM** – a comprehensive approach that considers key elements that can impact your workers compensation program, and includes resources to help promote a healthy and engaged workplace that builds a culture of employee safety, from recruitment through retirement.
- Our alliance with **MSDSonline[®]** provides our BSC customers with access to Safety Data Sheets (SDSs) to help train their employees on the safe use, storage and handling of chemicals.

Safety on the road

- Fleet safety resources to help customers manage auto liability risks commonly associated with their BSC operations, including: personal use of company-owned vehicles; employee-owned vehicles used for company business; and operating vehicles in and around job sites, to name just a few.

Protecting your business

- Contractual risk transfer – resources to help BSC customers manage risks associated with their contractual relationships.

On-site/Online/On-Demand Services

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:

- Dedicated BSC page with focused resources to help support your unique safety training needs, including computer-based training, webinars, newsletters and customized checklists.



On-Demand:

- Consults available for your key exposures – including slip, trip and fall prevention; ergonomics; and post-injury management.

Claim Services

Our Claim professionals have specialized experience with the types of losses you may face.

Travelers Medical Advantage[®] – integrated medical cost-management solutions to help manage your total cost of risk

- Travelers investments in industry-leading medical management capabilities and expertise have contributed to workers compensation results that, on average, outperform the industry average by 11 points.³
- Our **TravComp[®]** claim-handling model co-locates in-house nurses with Claim professionals in an integrated workers compensation claim-handling model for optimal results.
- **ConciergeCLAIM[®]** Nurse simplifies the claim process for injured employees, helping them return to work as soon as medically appropriate.
- Nearly two-thirds of injured employees return to work within 30 days.⁴

Protecting your business, brand and reputation

We understand that a claim often involves our customer's customer and we are committed to delivering an exceptional claim experience.

- Over 900 general liability Claim professionals deliver local service and jurisdictional expertise, countrywide.
- Travelers Investigative Services performs expert, on-site investigations to help mitigate potential fraud.

Getting you back on the road

We understand that you may have diverse auto exposures and we are prepared to handle them.

- Travelers **ConciergeCLAIM[®]** program is a one-stop shopping experience for auto estimates and repairs, guaranteed for as long as you own your vehicle. You always have the right to choose where your vehicle is appraised and repaired.
- Travelers delivers optimal auto claim outcomes for our customers, including efficient resolution of auto claims, appropriate settlement values, and low legal and medical expense.

Call your Travelers representative today to learn more



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¹2016 CleanLink, ²2016 Bureau of Labor Statistics, ³SNL Financial 2011-2015: Workers Compensation Statutory Combined Ratio
⁴2013-2015 All markets three year average – 12 month valuations