

Commercial Select

Commercial Select provides property, business interruption and liability cover for selected high quality non-manufacturing businesses outside our specialist markets.

Target market

- Sports and leisure facilities
- Family entertainment and amusements
- Warehousing
- Large retailers
- Large offices
- Service industries

Selected products are available for golf clubs, manufacturing risks, motor trade and property owners. Commercial Select is not designed for high hazard industries including petrochemicals, pharmaceuticals and foundries.

Key selling points

- Wide acceptance criteria
- Substantial capacity
- Non-conventional programmes available
- Our credit ratings give clients confidence in our financial security and ability to meet claims
- We individually underwrite risks to reward quality risk features with rate discounts
- Discounts available for ISO or other industry standard accreditations

Risk management services

- Health and Safety – use of personal protective equipment, machine safety, use and control of hazardous materials, industrial hygiene and noise control
- Environmental concerns – pollution control, waste disposal and monitoring and control systems
- Human resources – avoiding repetitive strain injury, manual handling procedures, VDU operation and creating an ergonomic environment
- Transit management – methods of packaging and labelling, safety and transportation, and approaches to mechanical handling
- Product quality control – laboratory and field testing, sales brochures instructions and labelling reviews, management systems and quality policies, and applying for ISO accreditation
- Security – physical and electronic protection, guarding and cash handling
- Fire prevention and protection measures
- Business continuity planning

Risk characteristics

- Commitment to proactive risk management
- Modern (post-1980) premises
- Good physical and electronic security
- Well maintained premises and equipment

Main policy sections

- Property damage
- Goods in transit
- Money and personal accident (*assault*)
- Business interruption
- Employers' liability
- Public liability
- Products liability

Commercial Select is designed primarily for larger risks and the minimum premium tends to be around £10,000.

About Travelers

We are an insurance company that cares. Travelers takes on the risk and provides the coverage you need to protect the things that are important to you – your home, your car, your valuables and your business – so you don't have to worry. We have been around for more than 160 years and have earned a reputation as one of the best property casualty insurers in the industry because we take care of our customers. Our expertise and focus on innovation have made us a leader in personal, business and specialty insurance and the only property casualty company in the Dow Jones Industrial Average. Every day, our approximately 30,000 employees and 13,500 independent agents and brokers in the United States, Canada, the United Kingdom, Ireland and Brazil help provide peace of mind to our customers.

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