



OUR KNOWLEDGE IS YOUR EDGE

IndustryEdge[®] for retailers

IndustryEdge[®]

At Travelers, we recognise that no two industries are the same and that dealing with the complexities of many different specialist industries can be both a challenge and opportunity. That's why we provide industry-specific expertise and solutions called **IndustryEdge[®]**.

IndustryEdge[®] is a sign of our true expertise in specialist areas, incorporating unique industry understanding and offering a genuine knowledge of your clients' needs before delivering the right insurance solution for them.

IndustryEdge[®] is a fully integrated business solution of underwriting, risk control and claims services tailored to industries where Travelers has a knowledge edge.

Each **IndustryEdge[®]** product is designed with industry-specific solutions in mind and has the ability to be customised based on your clients' specific business risks. We conducted extensive research in key UK industries to better understand their unique concerns and exposures, and developed broad and customised covers within each sector.

Customised commercial insurance by industry

We believe in the power of expertise. Our employees are known for their unparalleled insurance knowledge and their dedication to their crafts of underwriting, claims and risk control.

In addition to knowing insurance, we also have a deep understanding of the industries in which we specialise. This means we are able to factor industry differences into our pricing and benefit those customers who have effective risk management programmes. Many of the UK's top businesses and organisations trust Travelers because we appreciate the intricacies of the risks they face and develop solutions to mitigate those risks.

The same level of expertise that enables us to develop solutions for some of the largest and most complex organisations is also available to mid-size companies via **IndustryEdge[®]**.

IndustryEdge[®] sector specific risk control

Our industry knowledge and expertise enables your clients to benefit from practical, cost-effective risk management solutions to a wide spectrum of industry specific concerns and emerging issues.

With over 105 years of safety management experience and leading industrial hygiene, fire and forensics laboratories to call on, we have the expertise to provide customers with guidance specific to industry, size and complexity.

Our dedicated team of risk control professionals have the knowledge, experience and technical ability to help businesses identify and reduce exposures that could result in injuries or damage to stock, equipment and other property insured. These risk control experts are available at the point of need, either on site, on demand or online.

We have a range of industry focused risk management guidance that highlights and addresses specific industry exposures. In addition, our website houses a collection of safety and risk management resources that include everything from industry

guides, technical bulletins, useful checklists, factsheets, sample forms and webinar replays available through the secure area of our website.

Through the use of innovative software, we are able to share videos, images and screens enabling us to provide remote consulting services no matter where you're located.

IndustryEdge® unrivalled claims service

At Travelers, the importance of effectively managing claims is clear. Our dedicated claim specialists fully understand the claim scenarios likely to be faced within each of our IndustryEdge® product sectors. This means that your clients will benefit from the in-depth knowledge of our claims professionals who are on hand at every stage of the claims process in order to minimise business impact.

We offer:

- 24 hour emergency helpline for property claims
- Ability to report claims 24 hours a day, 365 days a year via electronic claims
- Rehabilitation programme to improve return to work of employees
- For eligible larger policyholders, a full claims handling service for claims falling within deductibles and aggregates

Sector specific coverage

IndustryEdge® products are now available for the following sectors

Food and Drink Manufacturers

IndustryEdge® for food and drink manufacturers is designed to address the industry-specific risks that food and drink manufacturers face.

Hotels and Restaurants

From spas and golf courses to gyms, pools and restaurants, the hotel industry is full of assorted properties. It's also full of diverse risks and exposures. Fortunately, Travelers offers customisable solutions for hotels and restaurants dealing with real-world risks.

Industrial Machinery Manufacturers

Whether your client manufactures confectionary machinery, industrial pumps or internal combustion engines, we understand this sector's unique set of exposures.

Metal Goods Manufacturers

Whether your client is a precision engineer, a metal processor or fabricator, they will want to be confident that their insurance is providing them with the protection they need.

Plastic Goods Manufacturers

IndustryEdge® for plastic goods manufacturers provides the coverage and support necessary to keep operations running smoothly in the event of loss or damage.

Printers

As printers embrace technological change, they also face new risks. Travelers offers customisable insurance solutions specifically for printers.

Property Owners

Buildings are a property owner's key asset and subject to many risks. That is why we have designed a bespoke product to protect property owners against a range of exposures.

Retailers

Travelers understands the ever-changing nature of the retail industry. Whether you are a boutique, department store, retail chain or planning to expand, we have years of experience and a wide range of products to protect your business.

Technology

With technology evolving at an ever faster rate, our two technology products will ensure that Electronics Manufacturing and Assembly, and IT & Communications companies stay ahead of the emerging risks.

Warehousing

The warehouse industry faces many unique risks and exposures. IndustryEdge® for the warehouse sector is custom-designed for the industry.



Off the shelf cover for the retail industry

Our **IndustryEdge®** for Retailers product serves the needs of the retail industry, such as retail chains and mid-sized retail businesses. Whether it's a supplier of household goods or clothing retailer, we understand the unique exposures retailers face; from customer 'slips, trips and falls', to employee material handling and complex vendor and supplier exposures. We also understand the ever-changing retail environment and are ready to respond with industry-leading risk control and claim services.

Who is our retailers product for?

Retail establishments including multi-site outlets (where revenue comes from both traditional and online sales) and their warehouses and distribution centres.

What our Retailers product covers

We offer cover that includes:

- Property damage
- Business interruption
- Employers' liability
- Public and products liability

The minimum premium is £10,000 per annum.

Features of cover:

Property damage:

- Condemnation of undamaged property
- Deterioration of stock
- Exhibitions
- Undamaged property insured

Business Interruption:

- Unspecified suppliers
- Crisis management expenses

Our product can also be extended to include:

- Goods in transit
- Product recall (costs only)
- Pre-claim employee rehabilitation costs

Policy exclusions and conditions do apply – please refer to policy wording for full terms, exclusions and conditions. In no event will Travelers be liable in tort or in contract to anyone who has access to or uses this information. Travelers does not limit or exclude any liability for death or personal injury caused by its acts or omissions. This information does not amend, or otherwise affect, the provisions or coverage of any insurance policy issued, nor is it a representation that cover does or does not exist for any particular claim or loss under any such policy.

IndustryEdge® Industry-focused underwriting expertise

Our industry-focused regionally-based underwriters have an expertise and understanding of the retail market and the risks that our customers face on a daily basis. This allows them to apply their specialist knowledge to:

- Underwrite risks on an individual basis
- Consider, suggest and provide a bespoke tailored cover
- Reward quality risk features with rate discounts and policy enhancements*
- For our eligible larger policyholders we can agree to a 3 year rating programme utilising our Loyalty Agreement*

* Subject to certain criteria

IndustryEdge® Risk Control

Our dedicated team of risk control professionals has the knowledge, experience and technical ability to help your retail clients identify and reduce exposures that could result in injuries or damage to stock, equipment and other property insured.

We can provide industry specific guidance on:

- Fire prevention and protection measures
- Business continuity planning
- Health and safety hazards and controls
- Environmental issues
- Security controls
- Product quality control

We also offer access to a collection of safety and risk management resources relevant to the retail industry.

About Travelers

The Travelers Companies, Inc. is a leading provider of property liability insurance for motor, home and business. The group has more than 30,000 employees and operations in the United States, Canada, UK and Ireland, and through a joint venture in Brazil, under the brand J. Malucelli Participações em Seguros e Resseguros S.A.

The group has total assets of approximately \$105 billion, shareholders' equity of \$25 billion and total revenue of \$26 billion, as of December 31, 2013.

Our European based operations offer our customers a wide range of coverage through Travelers Insurance Company Limited, Travelers Syndicate Management Limited (Syndicate 5000 at Lloyd's), and Travelers Underwriting Agency Limited.

For more information about **IndustryEdge® for Retail**, visit travelers.co.uk

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