

PROPERTY-CASUALTY INSURANCE EXPRESSLY FOR FRANCHISED AUTO AND TRUCK DEALERS



As one of the nation's largest commercial property-casualty underwriters, we have made it our business to know and understand a host of specialized industries, providing them with tailored coverage designed to meet their unique needs. That's why we're happy to bring you our recently enhanced Auto Dealers Program.

Our Auto Dealers Program provides you with a comprehensive insurance program for your buildings, automobile inventory, and garage liability. Our knowledge base encompasses the operational characteristics, insurance needs, and losses associated with your business type. We're confident you will find our coverage broad, flexible and affordable. Please take a look at what we have to offer.

Key Available Coverages

TRAVELERS AUTO
DEALERS PROGRAM
OFFERS COVERAGE
TO FRANCHISED:

- ▣ AUTO DEALERSHIPS
- ▣ TRUCK DEALERSHIPS

PROPERTY

- Accounts Receivable
- Buildings
- Business Income/Extra Expense
 - Claim Data Expense
 - Dependent Property
- Business Personal Property
- Newly Acquired Locations
- Ordinance or Law

GARAGE POLICY

- Advertising Injury
- Auto Dealers Garage Operations
- Automatic Liability Coverage
 - Newly Acquired Garage Business (90 Days)
- Broad Form – Products Coverage
- Consumer Complaint
- Drive-away Collision
- False Pretense – Parting With or Acquiring Auto
- Federal Consumer Lease Errors and Omissions
- Federal Odometer Statute Errors and Omissions
- Federal Truth-in-Lending Errors and Omissions
- Fellow Employee
- Fire Legal Liability
- Floor Plan – Inventory Coverage
- Garage Keepers Insurance – Customer's Autos
- Host Liquor Liability
- Incidental Medical Malpractice
- Insurance Sales Errors and Omissions

- Liability-Auto, Premises, Operations, Products and Completed Operations
- Limited Worldwide Liability
- Personal Injury Liability
- Non-Owned Water Craft Liability
- Reporting Form Coverage

WORKERS COMPENSATION

- Ability to provide coverage for a wide range of dealerships across the country
- **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

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

INTERNET LIABILITY

RISK CONTROL

With more than 100 years of experience in the field of risk control, we have the knowledge and technical ability to help you pinpoint your leading causes of loss and show you how to help prevent them. Our risk control specialists offer an impressive array of products, services and training resources specifically for your industry to help protect your business against potential losses.

Our extensive expertise and training capabilities for auto dealers include such areas as Fleet Safety Management, Defensive Driving, Fire Prevention, Continuity Planning, Security, Slip/Trip/Fall Prevention, Accident Investigation, Industrial Hygiene, Post Injury Management, and Safety Management.

We offer a personalized customer Web site where you can access more information about the topics listed above, as well as a wealth of risk control and safety information, view newsletter and bulletin archives and register online for our Safety Academy interactive classroom courses. In addition, we offer hands-on training at our property labs and our 40,000-square-foot analytical and forensic laboratory.

For more information, visit our Web site at stpaultravelers.com/riskcontrol or email Ask-STA-Risk-Control@stpaultravelers.com.

CLAIM SERVICES

At Travelers we understand the importance employers place on effectively managing claim costs to help the long-term success of the company. Our claim specialists understand auto dealerships and know the types of losses that can occur. Whether your inventory is subject to the perils of mother nature or you have a product liability lawsuit our professionals work hard to deliver prompt, efficient, knowledgeable service to help resolve your claim quickly and fairly. Our catastrophe claim team is state of the art with mobile units ready at moments notice.

Travelers has more than 12,500 claim professionals in all 50 states and in four countries. We have 35 service centers and eight specialty satellite centers. As with underwriting and risk control, we see the importance of a strong local presence wherever our customers may be. Claims can be reported 24 hours a day, 365 days a year. Please call 800.238.6225 to report a loss.

UNDERWRITERS WITH INTEGRITY

Our underwriters understand the risk exposures inherent in specific industries, and have the experience to develop custom coverage solutions to address your unique needs. With local decision-making authority, they can respond to rapidly changing insurance environments in any part of the country to insure that your business gets customized local attention from a national carrier.

FINANCIALLY SOUND

As a FORTUNE 100 company, Travelers is the second largest commercial property-casualty insurance underwriter in the United States (based on direct written premium). We consistently receive high marks from independent rating agencies for our financial strength and claims-paying ability. With more than 150 years of insurance experience, Travelers is one of the nation's premier insurance companies – a reassuring position of strength.

Contact your local Travelers agent today!



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