

INSURANCE, RISK MANAGEMENT AND CLAIMS HANDLING FOR THE AUTOMOTIVE INDUSTRY

# Automotive Insurance for Small Businesses

Travelers has more than 150 years of experience insuring complex risks. We have built a reputation for providing underwriting expertise, risk control and claims handling designed to meet your needs. Our AutoXpress product specialises in businesses employing up to 15 people where the trade activities include the servicing, mechanical and/or body repairs and sale of motor vehicles.

#### Did you know?

### Reg 750

We employ more than 750 risk management professionals globally.

### 150 years

We're a leading commercial property and casualty insurer with more than 150 years of experience.

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### Dow Jones

Travelers is the only property casualty company in the Dow Jones Industrial Average. You can trust us to protect your automotive business, enabling you to thrive. Travelers AutoXpress provides specialist property, liability and road risks cover for businesses involved with commercial and private vehicles.

### Cover includes legal expenses underwritten by DAS Legal Expenses Insurance Company Ltd

We designed our AutoXpress product with smaller businesses in mind. It is ideal for those that employ up to 15 people and service, sell and make mechanical and/or body repairs to motor vehicles.

#### The Travelers advantage

- You can trust our commitment to the motor trade and automotive industries – we have been specialists in the market since 1995
- We have high financial strength ratings, so you can trust our ability to pay claims
- Our superior claims handling service will provide comfort that your business expects

#### **Global reach**

Through our scale, experience and expertise in the US, we can access centres of knowledge for the benefit of our customers around the world.

## Travelers protects automotive customers

#### **Risk Control**

Travelers offers multiple levels of support to help you manage risks to your business.



- We offer instant access to risk management guidance, including office and workshop ergonomics and business continuity planning support
- Travelers customers gain free access to Cardinus - a computerbased training system covering a multitude of health and safety issues. Customers can also purchase further licenses at a discounted rate



 You can connect to our support specialists using screen share technology, ensuring you access timely risk management expertise by appropriate specialists who can help solve specific problems

#### **Claim services**

Travelers' claim service protects what matters most to our customers, their business, brand and reputation. We know that a claim can have serious implications to our customers that extend well beyond the cost of the claim. Through partnership and collaboration with our customers, we are committed to understanding the unique elements of their businesses to keep ahead of the unique and evolving exposures they face.

#### We know your business

- Our history in the automotive industry gives us deep expertise and experience in handling claims that arise from the risks your business faces
- We invest in subject matter expertise within our claim teams that fit your business. Such topics as credit hire mitigation, HSE defence and rehabilitation enable our claim professionals to be the experts in supporting you when you need us most

#### Large loss expertise

Our major case specialists are ready to serve our automotive customers with highly-specialised property, liability, medical and legal expertise.

Our experience tells us that the exposures in this industry can sometimes lead to a large loss. Our large loss claim professionals are highly experienced in managing the cost of these claims, whilst understanding and protecting our customers' business during their most severe losses.

#### The right resources. On the right claim. At the right time.

Our Claim professionals are supported by resources to help deliver consistent, high-quality services and control our customers' total cost of risk.

- Access to engineers, forensic scientists and technicians in our accredited industrial hygiene and forensics lab to assist with causation analysis, evaluation of damages and CCTV capture and interrogation
- Travelers Investigative Services unit performs expert investigations to help mitigate potential fraud against our customers

#### **About Travelers**

Travelers takes on the risk and provides the coverage you need to protect the things that are important to you. - your home, car, valuables and 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 we are the only property casualty company in the Dow Jones Industrial Average. Every day, our 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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