



## Travelers Wrap+® for Insurance Professionals

As a professional, your top priority is to serve and protect your customers. Whether conducting initial investigations with your client or making sure of a fair settlement, you are always looking out for your customer's best interests. But regardless of how well you perform your job, the potential for errors in the performance of services – alleged or actual – is all too real, and can have a damaging or even disabling effect on your business.

You can now be protected from such losses by selecting Travelers Wrap+. Travelers Wrap+ helps to protect you from a wide range of exposures, providing the support you need when the unexpected happens. And with the backing of Travelers – one of the first domestic carriers to offer professional liability coverage and a company that has been around for more than 150 years – it's no surprise that Travelers Wrap+ is the protection selected by a growing number of your peers.

### Key coverage provisions

- Network & information security offense coverage
- Claims made, duty to defend policy
- Admitted program\*
- Prior acts coverage options available
- Customized definition of insured's services
- Definition of claim includes arbitration and alternative dispute resolution
- Definition of loss includes punitive damages (most favorable venue) and prejudgment and post judgment interest
- Extended reporting period options available
- Criminal, dishonest acts exclusion does not apply to innocent parties
- Retention does not reduce the limits of coverage
- Punitive damages covered where allowed by law
- Pure claims made coverage instead of claims made and reported – claims are not required to be reported in the policy period

- Disciplinary proceeding expenses – coverage up to \$25,000 available. There is no retention that applies to this coverage
- Non-cancelable by insurer – except for non-payment of premium
- Personal injury coverage provided by endorsement
- No mold exclusion for failure to evaluate mold

### Insureds

In addition to the named insured, the following individuals are automatically included as protected persons:

- Your employees
- Leased workers who are not independent contractors
- Partners, directors, officers or employees who have left the firm
- Coverage extended to spousal and domestic partner liability coverage

### Limits and retentions

- Standard limits up to \$3 million
- Wide range of retentions

\*Coverage is admitted in all states except NY and VT

## Travelers Wrap+® for Insurance Professionals

### The Travelers Wrap+® Advantage

- Travelers was one of the first domestic carriers to offer professional liability protection
- Our experienced underwriting staff offers both industry expertise and personal attention
- Our specialized claim professionals have extensive experience handling professional liability claims
- We also offer pre-claim assistance to insured firms to help them mitigate a circumstance before it results in a claim

### Travelers — experience, reputable insurance carrier

- With a history that dates back to 1853, we are known for offering effective insurance solutions to policyholders
- Our commitment to the insurance needs of professionals began in 1946
- We are ranked on the Fortune 100 list of the largest U.S. companies
- Independent rating services consistently give us high ratings for our financial strength and claims-paying ability
- We are the second largest commercial property casualty insurer in the United States

**Travelers Wrap+ for Insurance Professionals: The best choice for your professional liability protection.**

## HALL & COMPANY

Professional Liability Insurance Brokers

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