



American Indian nations

NEW VENTURES BRING RENEWED SPIRIT

Depend on us to put our expertise to work protecting what matters most – your community.

New commercial ventures bring jobs, opportunities and great optimism to many American Indian communities. Economic success strengthens your community's ability to preserve its cultural identity, and provide a balance of modern and traditional services to all members.

Tribal leaders, administrators and elders know the importance of protecting the well-being of the community. It is essential to safeguard commercial and government operations from financial loss. It is equally important to maintain tribal sovereignty. Our comprehensive knowledge of sovereign immunity, tribal jurisdiction and law and the unique cultural aspects of our clients have earned us the trust of many American Indian communities. Together with your agent or broker, we can design an insurance program that is aligned with your needs.

If it's important to you, it's important to us.

Coverages

Property and business interruption – Property coverage includes protection for buildings, business personal property, property of employees, property of others and other types of property. Loss of earnings, extra expenses and other coverages, such as ceremonial articles protection, are also available.

Automobile – Includes coverage for tribal law enforcement and emergency vehicles, as well as commandeered autos and their owners.

General liability – In many cases, the sovereignty of a tribal community provides immunity from lawsuits and the ensuing financial responsibilities. However, there are often instances where an American Indian community chooses to waive its right to immunity and to purchase liability insurance for business reasons. Your agent can help you determine your general liability risks and what types of coverage you need.

Law enforcement liability – Coverage for bodily injury, personal injury, or property damage that results from tribal law enforcement activities or operations, and is caused by a wrongful act while conducting those activities or operations.

Professional liability – Management liability coverage for tribal government-elected or appointed officials. Employment professional liability coverage for claims involving, for instance, discrimination or wrongful termination. Tribal business management liability coverage to protect your tribal directors and officers for wrongful acts associated with enterprise operations.

Liquor liability – Coverage for bodily injury, loss of support or property damage that results from your selling, serving or furnishing any alcoholic beverages.

Crime – Protection for employee theft; forgery or alteration; theft, disappearance or destruction of money and securities.

**Depend on us to put our expertise
to work in your community**

Additional coverages available

Tribal workers compensation – This specialized product is specifically designed for federally recognized American Indian tribes with a tribal workers compensation code or ordinance. Our policy covers the benefits required under your tribal law, not state or federal law, and operates exclusively within tribal jurisdiction. As our customer, you'll have access to dedicated claim personnel experienced with tribal claims, customized risk control staff and services and a staff of nurses who can help your injured employees return to work.

Cyber liability – American Indian nations maintain a wide variety of private, confidential information of others, such as residents, vendors, employees and gaming patrons.

Umbrella – Umbrella excess protection is available for automobile, general liability, liquor liability, law enforcement liability, public entity management liability and employment-related practices liability.

Employee benefits liability – Coverage for loss caused by a negligent act, error or omission committed in the administration of employee benefit plans for your current and former employees.

Why choose Travelers?

Rated A++ by A.M. Best,* Travelers meets lender requirements often required by financial institutions when providing American Indian nations with funding for larger enterprise growth projects. Travelers financial strength provides consistency and reliability in the marketplace. It also allows us to continually invest in our dedicated and customized tribal expertise. We're proud of our thoughtfully designed products and services for tribal government and enterprise operations.

Underwriting – Our underwriters work with American Indian communities and use their expertise to anticipate future risk implications.

Risk control – The best way to protect yourself from loss is to prevent it from happening in the first place. Travelers has a knowledgeable team of Risk Control consultants with experience helping Tribal Nations effectively manage exposures to loss. For more information, visit riskcontrol.com

Claim – Our dedicated team of Public Sector Claim professionals brings the experience, national insight and local expertise required to deliver optimal claim outcomes. You have a choice of options to report claims 24/7, including via the internet (travelers.com), email (first.report@travelers.com).



Your commercial prosperity is a means to preserving and enriching your culture.

We're here to help you pass your success on to future generations.

For more information, call your independent agent/broker or Public Sector Services territory manager at Travelers.



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