



Utilities

PUBLIC SECTOR SERVICES

At Travelers, we understand the unique challenges public entities face every day. That's why we've developed products and services exclusively for your publicly owned utility. You need custom solutions designed to fit your specific needs – from understanding SCADA systems and power grids to failure-to-supply and sewer backup coverages. Our dedicated team can provide flexible, intelligent and competitive solutions that align with your evolving insurance needs.

The Travelers advantage

A market leader – In addition to utilities, Travelers provides products and services for a range of local government entities, including municipalities, counties, transits, other special-purpose districts and American Indian nations. We are a leading provider of property and casualty insurance for public entities and have built our reputation on our unmatched expertise and commitment to public entities.

Total account solution – We provide one source for insurance and risk management solutions for utilities, either on a stand-alone basis or as part of a municipal program. Our products include:

- Auto liability and physical damage
- Crime
- Employment practices liability
- Equipment breakdown
- General liability
- Inland marine
- Large deductible and self-insured retention programs
- Property
- Public entity management liability
- Umbrella
- Workers compensation
- Insurance solutions for utility guards/security officers available

Travelers financial strength – We consistently receive high ratings for financial strength and claims-paying ability from independent rating services, including A.M. Best, Moody's and Standard & Poor's. We'll be there when you need us most.

Our total account solution provides one-stop shopping, and minimizes coverage gaps to provide seamless service for your utility operations in the unfortunate event of a claim.

How do we stack up?

Important coverage and service features and benefits

		Travelers	Other Carriers
Coverages/underwriting to develop balanced insurance solutions and create an effective plan for your unique insurance needs	Dedicated underwriters who stay abreast of public affairs as well as evolving legal and social issues in your area.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	General liability coverage available for failure to supply water, gas or electricity.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	General liability pollution broadening endorsement available for chlorine/sodium hypochlorite in water or sewage purification processes, and for backup of sewage into a building.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Broad property coverage forms tailored for the unique needs of publicly owned utilities (such as underground piping and pumps).	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Risk Control consultants with public entity expertise to help you strengthen your risk management programs and reduce loss potential	Consultative services provided by local Public Sector Risk Control consultants with knowledge in the technology and operations of publicly owned utilities.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Certified boiler and pressure vessel inspections help ensure efficient operations and seamless service.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Risk management webinars and courses available, which discuss current trends, best practices and strategies to help public entities effectively manage losses.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Extensive collection of online tools and resources to support public entities with the execution of their safety and risk management strategies.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Industry-specific newsletter – In the Public Interest – to provide timely information on current and emerging topics impacting public entities.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
A dedicated team of Public Sector Claim professionals with the experience, national insight and local expertise to deliver optimal claim outcomes	Experienced claim professionals dedicated solely to handling public entity claims, and who understand state-specific issues, and have extensive knowledge of the immunities and special defenses afforded to public entities.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Claim offices, situated in cities around the country, provide quick service and knowledge of the local environment.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	24/7 claim reporting via the internet (travelers.com), email (first.report@travelers.com) or our toll-free phone number, giving you easy and convenient options to submit a claim.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	TravComp [®] – state-of-the-art workers compensation claims technology combined with co-located claims and medical professionals to facilitate the best possible claim outcome.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bill plans	Multiple direct bill and agency bill plans available to fit your entity's cash-flow needs.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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



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