



RISK LANDSCAPE | REAL ESTATE

Protecting the value of your real estate portfolio in today’s dynamic market means having essential coverage in place like **Property** insurance to protect you in the event of severe weather, fire or loss of business income due to a covered loss; **General Liability** for protection against third-party risks like bodily injury or property damage; **Workers Compensation** for when employees are injured on the job; and **Commercial Auto** to help protect you and your business on the road.

But, what about coverage for some of the less obvious risks? Gain insights into the exposures you face, and learn how Travelers’ flexible coverage can help protect your properties.

DID YOU KNOW?

CYBER

Cyber remains the No. 2 risk concern among businesses overall, with 1 in 5 businesses having suffered a data breach or cyber attack, double the number surveyed in 2015.¹

EMPLOYMENT PRACTICES LIABILITY

The average employment practices lawsuit awarded in federal court is \$500,000.²

EQUIPMENT BREAKDOWN

Without equipment breakdown coverage, you may not be protected against losses associated with explosions, mechanical failures or electrical breakdowns.

GENERAL LIABILITY

Injuries from falls account for over 8 million hospital emergency room visits each year,³ making it a leading cause of injury for property owners.

INLAND MARINE

Standard property policies protect your fixed assets. If you have mobile equipment or assets, you need inland marine coverage.

GLOBAL

Travelers’ *Global Companion*SM coverage can protect your non-U.S. exposures if you operate in a foreign country or travel internationally for business.

PROPERTY

Structure fires in unsecured vacant buildings spread to surrounding structures 12% of the time compared to only 4% of structure fires overall.⁴

¹2018 Travelers Business Risk Index
²2017 Smart Business
³2017 NSFJ
⁴2018 National Fire Protection Association; over a 5-year period

	CYBER LIABILITY AND DATA BREACH	With so much data stored and transmitted electronically, it isn't hard to imagine your coveted list of clients or their confidential information getting hacked. Travelers can help you stay ahead of emerging threats and protect your bottom line from cyber-related disruptions and breaches.
	EMPLOYMENT PRACTICES LIABILITY	Provides protection in the event of wrongful termination, discrimination, sexual harassment or retaliation claims involving employees or applicants for employment. With this coverage, you have the option, in some cases, of adding protection in the event of discrimination or sexual harassment claims involving tenants or other third parties.
	EQUIPMENT BREAKDOWN	Consider what a failure to your electrical systems, refrigeration, air conditioning, or boiler and pressure vessels could do to your business. Equipment Breakdown coverage enhances your standard property policy with protection for damage related to mechanical failure, power surge, overheating, loss of lubrication, electrical arcing and the like. Our Risk Control professionals conduct jurisdictional inspections and can work with customers to help identify and mitigate risks.
	EXCESS CASUALTY AND UMBRELLA	This coverage provides increased limits to help address catastrophic incidents that could potentially bankrupt your business.
	GENERAL LIABILITY	One of the top concerns with the management of real estate property is liability for bodily injury. What happens if someone is injured due to a slip, trip or fall on stairs, wet surfaces, or uneven pavement? Automated doors, turnstiles and elevators can also cause injury, as can smart building technology that malfunctions.
	GLOBAL	Travelers' <i>Global Companion</i> is a package policy designed for U.S. firms that have international exposures. Whether you already operate in foreign countries, have a building or satellite office located overseas, or simply travel internationally to attend conferences or trade events, <i>Global Companion</i> can protect your non-U.S. exposures.
	INLAND MARINE	This policy protects assets that are mobile in nature or require unique valuation – including solar panels, building antennas or a fine art collection that graces the building walls. Coverage extends to property that is owned or in a business's care.
	PROFESSIONAL LIABILITY	You may not think you need to carry errors and omissions insurance (E&O), but even if you are not found to be in the wrong, defense costs as a result of legal action can add up quickly. Real Estate Professional Liability coverage can help protect you in the event of lawsuits resulting from negligence, errors and omissions tied to your professional services.
	PROPERTY	Even a seemingly minor property loss can impact building occupancy, and a major event could have detrimental effects on your business operations and/or real estate portfolio. <i>Travelers Deluxe</i> ® Property policy includes coverage for things like security/monitoring equipment, Tenant Moveback Expenses, Green Building Alternatives, Additions Under Construction and Extended Business Income. Property is your business; protecting it is ours.



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