

# 6 REAL RISKS TO YOUR REAL ESTATE PORTFOLIO

Owning and managing commercial real estate in today's ever-evolving market can include risks that are as unique as each property.

Recognizing and staying ahead of these barriers can safeguard your ROI, prevent accidents and minimize disruption to your operations.

1



## KNOW YOUR TENANTS AND THEIR BUSINESS

Identifying operations involving the use of hazardous chemicals in an industrial property and confirming that controls are in place can help reduce the risk of property damage.

2



## OWNERSHIP STRUCTURE MATTERS

Liability exposures stemming from complex ownership structures can be minimized by correctly identifying the named insured. 3



#### **SMART AND GREEN BUILDINGS**

Smart and/or green buildings can present benefits not only to the environment but to the owner, with the potential of greater efficiencies and energy savings. But tech ecosystems can also open the door to data breach risks, and going green can present new complexities.

4



## **MAINTAINING COMMON AREAS**

Regular maintenance of your common areas can be key to avoiding potential losses due to injuries. Following a checklist and keeping a written record of repairs can also help you properly address safety issues.

5



## UNDERSTAND CONTRACTUAL RISK TRANSFER

Properly assigning risk to subcontractors and other service providers can reduce your financial risk.

6



# STEERING CLEAR OF A HAZARDOUS ENVIRONMENT

Combustible dust, mold, inadequate ventilation and other environmental hazards can expose your portfolio to elevated risk.

Learn how to protect your business from these risks at travelers.com/risk-control.

### travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2019 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. BCMSS.005D New 4-19