

As an insurance 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 customers' best interests.

But no matter how committed you are to your customers, you could be vulnerable to allegations of negligence that you will be forced to defend. For example, you could face a liability suit for potential statute of limitations issues. You could be sued for bad faith claims – failure to act promptly when handling a claim or improper denial of a claim. You could also face litigation for insufficient investigation of a claim resulting in an inaccurate estimate of damage and an inadequate claim payment.

The fact of the matter is that your financial security could depend on how well you protect yourself from a lawsuit or claim. That's why you need Travelers Wrap+.

Travelers Wrap+ is a professional liability insurance product offering extensive protection and services to address a range of exposures. This unique product requires minimal administration while reducing the risks of potential coverage gaps and duplications. Travelers Wrap+ offers the security you need to prosper well into the future.



#### Contact us today

For more information about Travelers Wrap+ for Insurance Professionals, contact:

## HALL & COMPANY

19660 10th Ave. N.E.  
Poulsbo, WA 98370  
360.598.3700 or  
visit our website at [www.hallco.net](http://www.hallco.net)



#### travelersbond.com

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**TRAVELERS** 



## Travelers Wrap+® for insurance professionals

THE SECURE CHOICE IN AN INSECURE WORLD



Travelers has consistently offered professional liability protection for more than 50 years.

## The key to your protection

Travelers Wrap+ for Insurance Professionals is designed with your business in mind and can fit the needs of any size firm. This product can be customized to include any or all of the following insurance-related professional services:

- Independent adjuster
- Public adjuster
- Specialty adjuster
- Forensic/Expert witness service
- Claims administration
- Inspection/Audit service
- Appraisal services
- Investigative services
- Process servers

### A coverage plan built for you

Travelers Wrap+ for Insurance Professionals offers the following key coverage options:

- Network and information security offense coverage
- Personal injury resulting from a covered professional service(s)
- Expanded definition of wrongful act

- Increased liability limits available for those who qualify
- Admitted program\*
- Retention applies to defense expenses
- Prior-acts coverage without a retroactive date limitation, for those who qualify
- Extended reporting period options available
- Duty to defend policy
- No sub-limits for certain types of claim
- Additional defense limit available for those who qualify
- No mold exclusion for failure to evaluate mold

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



### A history cemented in pride

Our insistence on quality over the long term has made Travelers one of the most respected companies in the United States. We are known for offering superior products, as well as for our:

- Stability, beginning with our formation in 1853
- Expertise in protecting insurance adjustment professionals
- Status as the second-largest commercial property & casualty insurer in the United States
- Inclusion on the Dow 30
- Strong claims-paying reputation, demonstrated through consistently high ratings from independent rating services

We're not just a dependable insurance company with quality products, our service is exceptional too. The Travelers insurance professional liability staff is comprised of experienced, dedicated claim and underwriting specialists — all ready to serve you.

