



The Travelers Companies, Inc.
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Travelers Broader Protection for Directors & Officers Is a Plus

New Broad Form PLUS+ policy provides extensive coverage for a changing marketplace

SAINT PAUL, Minn., July 7, 2009 – In today's unpredictable economic and financial environment, directors and officers, now more than ever, realize the need for personal asset protection. Travelers (NYSE: [TRV](#)) [Bond & Financial Products](#) introduces its enhanced Broad Form PLUS+SM Directors and Officers Liability policy. When other sources of indemnity are unavailable or unable to respond, this policy offers superior personal asset protection for directors and officers when it's needed most.

“Directors and officers have come to rely on D&O policies for personal liability protection; however, new and emerging risks have created the need for a broader coverage that exclusively protects individuals who run the day-to-day operations of organizations as well as those who make boardroom decisions,” said Cary Meiners, D&O Product Manager for Travelers. “Broad Form PLUS+ was designed to meet those needs and offer our customers a state-of-the-art policy that helps them manage their business, while protecting their personal assets.”

Travelers new [Broad Form PLUS+](#) for public companies, financial institutions and private and non-profit organizations, combines expert claims handling with expansive coverage for non-indemnifiable claims against directors and officers. Broad Form PLUS+ also includes difference in conditions drop down features not found in traditional D&O policies.

A few key features and benefits of the new form include:

- A unique follow form provision offering uniformity of coverage between corresponding terms of the primary D&O policy giving customers the best of both forms
- A limited number of exclusions with broad exceptions
- A \$1M separate and additional limit of liability for independent directors; identity fraud expense reimbursement for directors and officers; and an option to include explicitly named perils -- all offered at no additional premium

Travelers, through its professional network of independent agents and brokers, offers specialized underwriting to match a customer's unique exposures, risk management tools and services aimed at minimizing risk and preventing loss, and a claim staff with the industry expertise needed to evaluate, defend and resolve claims.

In the United States, Travelers Broad Form PLUS+ is now available in most states and will be available countrywide pending approval. For more information, visit www.travelers.com/bond.

In Canada, this coverage is available through Travelers' network of independent brokers. For more information, please visit www.travelerscanada.ca.

About Travelers

The Travelers Companies, Inc. (NYSE: [TRV](#)) is a leading property casualty insurer selling primarily through independent agents and brokers. Travelers understands that life and business are inherently dynamic and that the best way to serve customers is to deliver insurance in-synch with evolving risks. The company's diverse business lines offer its global customers a wide range of coverage in the [auto](#), [home](#) and [business](#) settings. Travelers is a Fortune 100 company, with 2008 revenues of approximately \$24 billion. The company has 33,000 employees. For more information on being in-synch, visit www.travelers.com.

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