

OIL & GAS

APPETITE AND ELIGIBILITY GUIDE



In a World of Risk, Turn to Travelers

When it comes to Business Insurance, we've got the IndustryEdge®. We're proudly one of the largest writers of commercial insurance in North America, offering superior breadth and depth of appetite with tailored coverage, sophisticated risk control and exceptional claim services to your middle market customers – a reflection of our commitment to remaining your carrier of choice.

Feel Confident Placing Your Oil & Gas Business with Us

We're the industry leader with more than 30 years of proven performance in the Oil & Gas industry. Some additional reasons to choose Travelers:

- Highly experienced Claim professionals with deep expertise of the complex challenges and risks facing your Oil & Gas customers.
- Risk Control team focused on helping your customers avoid losses in the first place.
- A.M. Best* rating of A++ (Superior) for Travelers Insurance Company of Canada.
- Product breadth: more choice, tailored coverage for specific exposures.

COVERAGE HIGHLIGHTS

Using our in-depth knowledge of the Oil & Gas industry, Travelers Canada developed a portfolio of products tailored to the unique needs of this specialized segment.

Some features include:

- Working directly with our dedicated underwriting team to develop and maintain tailored Oil & Gas solutions.
- EnergyPro® Commercial General Liability and Umbrella Excess Liability coverage include sudden and accidental pollution, bodily injury and property damage, and first party voluntary cleanup costs. Umbrella Excess Liability available at limits of up to \$10M.
- Rigs and Equipment coverage.
- Package and monoline coverages available for commercial auto, property and inland marine.
- Multi-province fleet exposure can be covered under one policy.
- Seamless cross-border and global solutions for your customers with limited U.S. or international dealings, or who operate in countries around the world.

Target Segments

Our broad appetite reflects our experience and commitment to making it easier for you to grow your business with us. Target industries include:

✓ Service contractors:

- Lease site clearing and reclamation
- Wireline
- Vacuum truck
- Coil tubing
- Pressure testing
- Geotechnical and seismic

- Instrument logging
- Equipment rentals and dealers

✓ Drilling contractors

✓ Pipeline contractors

✓ Manufacturers of oil field equipment, tools or materials

✓ Suppliers of oil field equipment, tools or materials

Superior Risk Management

Industry-focused Risk Control consultants work closely with your customers to help them develop risk management strategies.

Dedicated technology consultants provide deeper expertise and knowledge of customer operations.

Technical specialists provide insight into key exposures, such as:

- Contractual Risk Transfer
- Construction
- Transportation
- Inland Marine
- Product Liability
- Crane Safety and Management

Cyber+® Policyholders gain access to innovative value-added pre- and post-breach risk management services.



On-site: Local expertise offering risk assessment, consulting services and training.



Online: 24/7 access to 1,000+ risk management resources on the MyTravelers® portal.



On-Demand: Virtual assessment tools, convenient access.

Exceptional Claim Service

• **Oil & Gas-focused Claim professionals:** Our size and scale enable us to invest in focused industry expertise to better understand your customers' businesses.

• **On-site and virtual** options to help evaluate property and auto claims.

• **Drone fleet** with licensed pilots for property assessments.

• Dedicated line of business Claim teams

- Auto, Property, Specialty Insurance, Bond and GL

• Experienced **Catastrophe Response** Team with CAT response centers across Canada.

• Claim Support

- Travelers Investigative Services
- Claim Relationship Manager
- TravCare® Nurse Line

- **24/7 Claim reporting**

- **400+ Claim professionals**

- **Travelers nurse professionals**

*As the Canadian arm of The Travelers Companies, Inc., we are part of an industry-leading organization that demonstrates consistent financial strength. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are as of February 11, 2021, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.



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