

Travelers Now Offers Commercial Drone Coverage



A building inspector falls while inspecting a roof and is unable to continue inspections. In the past, this meant hiring a new worker while the inspector recovered. Now, an investment of a few hundred to a couple thousand dollars for a drone means that part of the job can be done from the safety of the ground.

A worker on a golf course suddenly needs a tool or part that is back in maintenance shed over a mile away. In the past, this meant trekking back for supplies. Now with a quick call to base, a drone can be loaded up and deliver what is needed. Eventually, autonomous drones will be able to bring it back alone. The worker can keep working instead of diverting back to base.

Drones have been used in [agriculture](#), [real estate](#) and [aerial photography](#) for years but now commercial drone use [is exploding](#) since the FAA [relaxed the requirements](#) in 2016. Travelers is now offering drone coverage for **Small Commercial** and has created a [FAQ sheet](#) and a [Question Guide](#) to help you sell coverage to your clients.

Examples of Benefits & Industry Uses

Reduce time/cost to hire 3rd party to survey or collect images

Real Estate Agency - secure aerial image of property for marketing

Decrease need to put employees in dangerous circumstances

Claim Adjuster - inspect hail damage to roof of large, multi-story commercial building

View areas difficult to access

Advertising Agency - secure images for outdoor wilderness center/travel expedition for the business's advertising campaign

Survey/monitor project

Excavating Contractor - track progress of land grading and excavation

Travelers Select provides a complete range of coverage solutions and services for business, spanning the entire breadth of the small commercial marketplace. Products and services include all core commercial insurance lines, featuring the industry-leading **Master PacSM** and **Pac PlusSM** products, commercial auto, workers compensation, property, general liability and umbrella. They also offers a variety of specialty coverages, including boiler and machinery, inland marine, crime and electronic data processing.

Their goal is to keep their insurance solutions in sync with the changing needs of small businesses, with a particular focus on the following key economic segments:

- Apartments
- Buildings
- Businesses
- Condominiums
- Contractors (small trade)
- Garages
- Manufacturers
- Offices



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- Religious Institutions
- Restaurants
- Stores
- Technology
- Wholesalers

Travelers Select is even [more competitive](#) and is submitted under the product name **Small Commercial** on [Big "I" Markets](#). ACORD Applications and three-year loss runs will be required. Travelers is available in all states except AK, FL, HI, LA, RI & TX.

Our other Small Commercial carriers:

- **Chubb Small Commercial Insurance (SCI)** leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to \$10M in revenue. Chubb recognizes that not all coverages fit the needs of every business and that is why they have crafted a customizable suite of state-of-the-art insurance products to fit your client's specific needs. Available in all states except FL, LA, AK & HI.
- **CNA Small Business:** CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability products are available. CNA is available in all states except AK & HI.

ACORD Applications and 3-year loss runs will be required.

If you have any questions about Travelers or the **Small Commercial** product, please contact Big "I" Markets Commercial Underwriter Tom Spires at tom.spires@iiaba.net or Claire McCormack at claire.mccormack@iiaba.net.