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Product Guide

SELECT ACCOUNTS | SMALL BUSINESS

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Introduction



Select Accounts:
Meeting the needs
of small business

At Travelers, we know that choosing the right insurance is an important decision for your clients. That's why we've created one of the best portfolios of coverage available to small businesses. Our flexible and broad policies are designed to protect your clients against the unique risks and exposure they face – whether they are store owners, office professionals, wholesalers or other business operators.

Select Accounts industry-leading core product, the **Master Pac**SM Business Owner's Policy (BOP), and **Pac Plus**SM for more complex small business exposures, provides coverage for small businesses of all types, from Main Street retailers to small manufacturers. **Master Pac** is comprised of a family of combined property and liability coverages that can be tailored to the specific needs of hundreds of segments in the small business market. You can enhance your clients' protection from a comprehensive list of specialty coverages, including boiler and machinery, inland marine, international assistance, identity fraud, crime and electronic data processing.

As a leading insurer for workers compensation and business auto, Travelers Select Accounts provides a wide variety of coverage solutions to round out the insurance needs of your clients. Our risk control expertise and superior claim handling enhance the value of a Travelers policy for your clients. We also provide workers compensation and business auto policies on a monoline basis.

Select Accounts supports an ease of doing business in your agency with the latest in automation tools. We understand the importance of technology in improving office efficiencies and productivity. Our tools and applications include our award-winning rate, quote and issuance system, **IENet**SM, and real-time interface technology, including electronic policy view, billing inquiry and loss runs. Agents can access all of these tools, along with Select Accounts' product information, through **Agent HQ**SM, our comprehensive agency web-based portal designed by Travelers agents for Travelers agents. The successful combination of people, products and automation places Select Accounts as a leader in the small business marketplace.

Comprehensive and flexible product

At Travelers **Select Accounts**, we offer a robust variety of coverages for your clients' small businesses. Our proprietary BOP products, **Master Pac** and **Pac Plus**, include a broad array of industry-specific coverage options and coverage extensions that can be tailored to your clients' needs.

Our exposure-based definition makes it easy for you to pre-qualify a risk, saving you time and increasing your revenue. Simply review the industry-specific exposure guidelines in this Product Guide to quickly determine accounts that are eligible for our **Master Pac** and **Pac Plus** products. The time you save by pre-qualifying accounts can be allocated toward growing your business and servicing larger clients.

Additionally, Select's **OMNISM** product (our competitive Commercial Package Policy (CPP policy)) is available when you need even more flexibility in covering your clients' property and general liability needs.

Local presence – people

We offer an extensive local presence of professional, knowledgeable field staff who know the areas where your clients live and do business. From our local management and sales teams to our outstanding underwriters and claim staff, we have the mindset of a regional company, with the financial stability and backing of a leading national carrier.



Service

Our state-of-the-art Select Accounts Service Center has continually strived to go above and beyond agents' and clients' expectations. Each year, our Service Center works with agents to find new, innovative ways to raise the bar and to keep you and your clients satisfied.

Our professionally trained Service Center staff offers superior customer service and strives for one-call resolution of your clients' issues. Designed to provide comprehensive policy administration, with extended hours, from 8 a.m. to 8 p.m. ET, the service center delivers the high quality service agents and brokers demand for their customers. With our extended business hours and online request feature, a range of services are available to insureds around the clock, including:

- Certificates of insurance
- Billing solutions
- Policy changes
- Account rounding/cross-selling
- Renewals
- Direct links to claim services

INTRODUCTION

Industry-leading automation

As an award-winning industry leader in automation, we recognize the importance of making advancements to improve agency efficiency and productivity. We continually invest in innovative technological solutions to deliver the best products to your agency. Our real-time automation allows you to get answers to your clients' questions quickly, so you can get back to them in a timely manner.

Our agent website, **Agent HQ**, grants you access to various tools and systems (including our proprietary quote, rate and issuance system, **IENet**), reference material, sales and product information, and our Online Capabilities Guide.

2nd Gen TravelersExpress[®] for Master PacSM

Select Accounts understands our agent's need for speed and efficiency when quoting small commercial business. Our next generation small business quoting platform – 2nd Gen TravelersExpress for Master Pac – is an evolution in productivity for writing small business policies. The platform delivers an easy-to-navigate, more intuitive system for quoting and issuing new small business policies.

A blend of sophisticated technology and smart features creates a more efficient quote-to-issue process for you and your clients.

TravelersExpress[®] for Workers Compensation

Select Accounts has enhanced our **IENet** platform to make quoting workers compensation business easier than ever for our agents. With TravelersExpress for Workers Compensation, our agents know right away if a customer's workers compensation business is eligible and acceptable for our products. Our agents can quickly decide that Travelers is the right choice and can move immediately through underwriting, pricing and placement of their business.

With TravelersExpress for Workers Compensation, we've streamlined the quote-to-issue process for our agents, increasing new business flow, and automating underwriting and pricing, resulting in less of a need for underwriting referrals, and an increase in commission revenue for our agents. Quote your workers compensation business with TravelersExpress for Workers Compensation today and see how easy it is.

TravelersExpress[®] for Auto

With the addition of Business Auto to the TravelersExpress platform, Select now provides agents the industry's breakthrough small commercial process for all three major business lines – Commercial Multiple Peril (CMP), Workers Compensation and Auto. No other carrier gives you more ease and convenience when quoting and issuing new business – either on a monoline or account rounded basis. TravelersExpress for Auto provides the same important features – quick decisions, automated underwriting and pricing, and limited-to-no underwriter involvement – that have made us the standard by which competitor new business automation is measured.

Travelers Select Accounts is serious about writing Auto! And now you can quote and issue your new business more quickly and efficiently than ever before.



- ▶ To take full advantage of our claim services, please encourage your customers to call us at 800.238.6225 or visit us at **travelers.com** immediately following a loss.

The sooner they call, the sooner we can help.

Risk control expertise

Our knowledgeable Risk Control consultants, backed by qualified specialists who are dedicated in areas such as fire protection, product liability, transportation, industrial hygiene, ergonomics and injury management, are focused on helping you prevent and control business losses. Our Risk Control website (**travelers.com/riskcontrol**) offers a variety of risk control and safety tips to help your clients prevent a loss.

Fast, efficient claims service

Our Claims Center, open 24 hours a day, 365 days a year, is staffed with extensively trained, knowledgeable professionals who are ready to respond to your clients at a moment's notice when they need it most. We possess state-of-the-art technology that ensures instant notification of a customer's loss, promptly arranges inspections and completes estimates on the spot. With more than 13,000 claim professionals located in 75 offices and more than 100 additional points of service serving all 50 U.S. states and four foreign countries, we are ready to serve when the need is greatest.

Claims can be reported by either you or your client – through a convenient toll-free phone number or the Internet. However, when customers report their claim directly to our Claims Center, everybody wins. The claim is reported once, by the insured, guaranteeing accuracy of information and leading to faster claim resolution, which saves everyone time and money.

To take full advantage of our claim services, please encourage your customers to call us at **800.238.6225** or visit us at **travelers.com** immediately following a loss. The sooner they call, the sooner we can help.

As an industry leader, we're expected to deliver excellence in every phase of our operations. Our professionals work every day to exceed those expectations. We invite you to take a closer look at what we're doing at Travelers Select Accounts. You'll see a difference.

How to use this guide

In this Product Guide, we allow you to quickly determine account eligibility and key underwriting considerations for easy pre-qualification of your potential customers. The business segments are listed in alphabetical order with their associated SIC code and business classification. Simply search through the segments and check the exposure. If the business cannot be found, or you're looking for property coverage or liability coverage only, consult your underwriter or sales executive.

Additionally, Select Accounts has partnered with Risk Control and Claim to offer customers the most up-to-date news and information to help manage a wide spectrum of risk- and safety-related issues and claim solutions to meet the needs of everyday small businesses.



NOTE:

The businesses in our Product Guide are subject to change. This guide does not supersede applicable segment or product eligibility. Regional and local variations and exceptions exist; for Travelers appetite within your local region, visit the capabilities guide on **Agent HQ**. Your local underwriter or sales executive will be able to answer any questions you might have. For immediate questions, please contact us at 800.842.6761 or visit us online at **travelers.com**.



Master PacSM and Pac PlusSM

Popular options for **Master Pac** and **Pac Plus**.

General product features*

Power PacSM Endorsement

- **Accounts Receivable:** Increased by \$100,000 on and off premises
- **Brands or Labels:** Up to \$25,000
- **Business Income and Extra Expense from Dependent Property:** Increased to \$25,000
- **Business Income and Extra Expense – Newly Acquired Premises:** Increased to \$500,000
- **Claim Data Expense:** Increased to \$10,000
- **Computer Fraud:** Up to \$5,000
- **Electronic data processing equipment, data and media off premises:** Increased to \$50,000
- **Electronic vandalism:** Increased to \$50,000
- **Extended Business Income:** Increased to 90 days
- **Identity Fraud Expense:** \$15,000 Annual Aggregate Limit
- **Limited Building Coverage – Tenant Obligation:** Up to \$5,000
- **Lost Key Consequential Loss:** Up to \$500
- **Newly acquired business personal property:** Increased to \$500,000
- **Ordinance or Law:** Includes tenants' improvements and betterments
- **Ordinance or Law – Increased Period of Restoration:** Increased to \$50,000 with higher limit options available
- **Outdoor Trees, Shrubs, Plants and Lawns:** Increased to \$5,000
- **Unauthorized Business Card Use:** Up to \$5,000
- **Utility Services – Direct Damage:** Up to \$2,500
- **Utility Services – Time Element:** Up to \$2,500

General product features*

(continued)

Building owners endorsement

- **Debris Removal:** Increased to \$50,000
- **Lessor’s Leasehold Interest:** Up to \$25,000
- **Ordinance or Law:** Increased to \$100,000 per premises/\$250,000 in any one occurrence with higher limit options available
- **Ordinance or Law – Increased Period of Restoration:** Increased by \$50,000
- **Tenant Move Back Expenses:** Up to \$25,000
- **Utility Services Direct Damage:** Up to \$10,000

XTEND Endorsement®

- **Aircraft Chartered with Crew**
- **Blanket Additional Insured:** Managers or Lessors of Premises
- **Blanket Additional Insured:** Lessor of Leased Equipment
- **Blanket Waiver of Subrogation**
- **Extension of Coverage:** Bodily Injury
- **Damage to Premises Rented to You Extension**
- **Incidental Medical Malpractice**
- **Increased Supplementary Payments:** Cost of bail bonds up to \$2,500; Loss of earnings up to \$500 per day
- **Injury to Co-Employees and Co-Volunteer Workers**
- **Knowledge and Notice of Occurrence or Offense**
- **Non-Owned Watercraft:** Increased to 50 feet
- **Personal Injury:** Assumed by Contract
- **Reasonable Force:** Bodily Injury or Property Damage
- **Unintentional Omission**
- **Additional coverages apply to Manufacturers and Wholesalers** (*under the Manufacturers and Wholesalers XTEND Endorsement®*)

World Business Essentials® endorsement

(Property)

- **Overseas Claim Data Expense for up to \$5,000**
- **Worldwide Business Income and Extra Expense from Dependent Property for up to \$10,000**
- **Overseas Fine Arts:** Up to \$25,000
- **Overseas Valuable Papers and Records:** Up to \$10,000
- **Overseas Business Travel or Business Personal Property at Client or Virtual Office Premises Overseas:** Up to \$25,000
- **Business Income and Extra Expense at Client or Virtual Office Premises Overseas Coverage Extension:** Up to \$25,000
- **Utility Services – Time Element at Client or Virtual Office Premises Overseas Coverage Extension:** Up to \$25,000

(Liability)

- **Hired and Non-Owned Auto**
- **Expanded definition of the coverage territory**
- **Worldwide coverage (as described in the form)** for the coverage extensions provided in the **World Business Essentials endorsement**. This includes foreign coverage for Hired and Non-owned Auto.

* Limits displayed are on a per-occurrence basis unless otherwise specified. “Occurrence” may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.



Workers Compensation

Travelers Workers Compensation coverage provides advanced claim and medical technology to promptly handle and fairly resolve workers compensation claims and can be written on a monoline basis.

Choosing insurance for your client's business is an important decision. In today's ever-changing workers compensation climate, it is critical to have the best carrier working with you to fight rising loss cost trends.

In every area, Travelers uses the latest and best tools, integrating them in the most effective fashion, to produce industry-leading outcomes.

Early intervention, advanced claim and medical technology, an appropriate return-to-work strategy, and network savings all play a part in helping to keep loss costs under control.

With Travelers Select Accounts Workers Compensation, you can count on medical and claim professionals to promptly handle, thoroughly investigate and fairly resolve your workers compensation claims, all at a price your clients can afford.

Travelers has a strong commitment to achieving results; our workers compensation products and services are designed to suit your business needs.

General product features

- **Monoline workers compensation** – No supporting lines required.
- Ability to rate, quote and issue new business in **IENetSM**.
- **Workers compensation (WC) quote proposal** – a standardized WC quote proposal with the flexibility to tailor to fit your clients' needs.
- **Local** underwriting and sales teams.
- A **national carrier** with the capacity to write multi-state exposures on one policy.
- **Convenient billing plans.**
- **Risk control customer care** – A customer care website that is available for you and your clients' risk control needs. This site offers a list of products, resources and training tools that can help reduce risk exposures.
- **24-hour claim reporting** – 24-hour claim reporting is available, including Internet-based claim reporting with HR data prefills.

Call our claim reporting service at 800.238.6225, and find out more at travelers.com.

Early intervention: Once a claim notice is received, a case manager will strive to call you, your employee and the medical provider within 24 hours after receipt. In addition to providing contact information, the case manager will discuss the employee's workers compensation benefits and return-to-work goals. Travelers' state-of-the-art claim systems allow case managers to transmit and access critical claim and medical information in real time. This enhanced communication capability saves time and increases efficiency.

Workers compensation website: Travelers brings information directly to the injured employee via the Internet. Employees can go online at mywcinfo.com to securely access state benefit information, review their claim payment information, obtain medical self-care tips and find a doctor using our online directory.

Network of highly qualified medical professionals: Travelers has access to medical networks of more than 425,000 physicians and 10,000 hospitals across the country. Countrywide presence leverages jurisdictional knowledge and local medical relationships.

Prompt and accurate determination of compensability: More than 3,000 co-located medical and claim professionals thoroughly investigate and fairly resolve claims to ensure only appropriate claims are paid.

On-site access to medical expertise: Our nurse and claim case managers work side by side to provide medical expertise.

Stay-at-work or return-to-work plan: Travelers works with the employer to create a program that specifically targets the unique needs of each employee. Our claim professionals work with the physician(s) and the employee to arrange modified or temporary duty so that your injured employee can resume work as soon as medically appropriate.



Umbrella

Travelers Umbrella Liability coverage provides higher limits of liability for automobile, general liability and employer's liability exposures.



Statistics show that less than half of small business owners have adequate liability limits. Make the right choice and add a Travelers Umbrella Liability policy to your accounts.

Travelers Umbrella Liability policies provide higher limits of liability over automobile, general liability, and employers liability exposures. In addition, Travelers Umbrella may provide broader coverage than the underlying general liability under certain circumstances depending upon the underlying coverage.

General product features

- **Broadened insured** – Anyone who is an insured in any underlying insurance as agreed to on a written contract executed prior to loss.
- **Watercraft – Watercraft and Aircraft Liability** is covered on a “following form” basis in Select Accounts via attachment of UM 04 84.
- **Territory** – is anywhere in the world.
- **Liability coverage for professional employees** – Who is an insured (no professional health care services employee exclusion as there is in the CGL).
- **Newly acquired or formed organizations** – with no 90-day reporting limitation.
- **Advertising and personal injury contractual coverage** – Contractual coverage is provided on a “following form” basis.
- **First dollar defense** – For suits not covered by underlying insurance, which are subject to the “retained limit.”
- **Liquor legal liability** – is provided on a “following form” basis (New York State Exception exists – see contract for details).

A \$1 million Umbrella automated estimate is generated whenever a new **Master Pac** or **Pac Plus** is quoted in **IENet**.

Depending on the risk characteristics, many **Master Pac** risks (such as Apartment, Building, Business, Condominium, Office and Store) can produce a bindable quote with limits up to \$5 million by answering just one question.

For other Pac types (such as Contractors, Garages, Religious and Restaurant), bindable quotes up to \$2 million may be available.

For all business types, limits up to \$25 million may be available. Please contact your underwriter for details.

Travelers Umbrella policies require the following underlying limits:

- At least \$1 million underlying occurrence limit/\$2 million aggregate General Liability (either by writing a **Master PacSM**, **Pac PlusSM** or **OMNISM** policy).
- And/or \$1 million underlying CSL Auto Liability if the risk has an auto exposure (non-owned/hired and/or owned auto).
- And/or \$500/\$500/\$500 underlying Employers Liability limit (Workers Compensation policy).





Automobile

Select Accounts Commercial Auto is the perfect solution for eligible customers looking to insure the vehicles critical to their business operations.

Liability coverage*

High liability limits up to \$1 million

Provides liability protection for damages caused by your insureds and their employees to others for bodily injury, property damage, and covered pollution costs and expenses that result from the ownership, repair, use or loading or unloading of an automobile.

Physical damage options*

Protects an owned vehicle against loss. Three coverage options are available:

1. Collision Coverage – Covers losses resulting from the collision of your insured's covered auto with another object or the overturn of the covered auto.

2. Broad coverage – Covers losses resulting from any cause of loss other than collision or overturn. Collision with an animal or bird is available under this coverage.

3. Specified causes of loss – Covers damage to your covered auto resulting from:

- Fire, lightning or explosion.
- Windstorm, hail, flood or earthquake.
- Theft.
- Vandalism and mischief.
- The sinking, burning, derailment or collision of a vehicle used to transport a covered auto.

Travelers offers a broader range of deductibles.

- Collision deductible up to \$25,000 option.
- Comprehensive deductible up to \$10,000 option.
- Specified causes of loss up to \$10,000 option.

Uninsured motorist and underinsured motorist coverage*

Provides uninsured motorist (UM)/underinsured motorist (UIM)/uninsured motorists property damage (UMPD) coverages as mandated by the state. Covers damages caused by drivers and vehicle owners who do not have liability insurance or not enough liability insurance.

Other auto features and benefits

- **Auto quote proposal** – this automated form saves you time and will standardize your auto quote proposals. The Microsoft Word document gives you the flexibility to tailor the quote to fit your client’s needs.
- **IENetSM** – gives you the ability to rate, quote and issue business.

Claim services

- 24-hour claim reporting via the Internet, phone or fax.
- Toll-free claim reporting hotline: 800.238.6225.
- Claims handled promptly and professionally.

Monoline auto

- No supporting lines required.
- Ability to write multi-state exposures on one policy.**
- Quote and issue through **IENet**.
- Convenient direct billing with six pay options tailored to fit your client’s needs.
- Written using the same underwriting and pricing strategies that are in place with your local field office today.

POPULAR OPTIONS FOR AUTOMOBILE***

MEDICAL PAYMENTS	Provides coverage for necessary medical services to an insured or passengers as a result of an auto accident, regardless of who is legally liable.
NO-FAULT	Provided where coverage is required by the state. This covers the drivers and passengers under your policy regardless of who is responsible for the accident. Coverage includes medical, hospital, work loss and other related expenses.
<i>The New and Improved Auto Coverage Plus Endorsement</i> ENDORSEMENT	Provides 13 coverage enhancements in one endorsement. A few of the coverage enhancements are: Hired auto physical damage – Extends physical damage coverage to a hired auto that is a covered auto for liability coverage if the policy provides physical damage coverage for owned autos. The limit of coverage is \$50,000 subject to the highest physical damage deductible on the policy. Employee hired autos – Provided the policy includes liability and physical damage coverage for hired autos, adds the named insured’s employees as insureds while operating an auto hired or rented under a contract or agreement in that employee’s name with the named insured’s permission while performing duties related to the business. Also makes hired auto physical damage coverage primary for such autos. Blanket additional insured – Reinforces that there is no need to specifically schedule certain persons or organizations as additional insureds where such is required in a written contract or agreement (except for a long-term leased vehicle). Auto loan lease gap – In the event of a total loss of a covered private passenger type auto for which physical damage coverage is provided by the policy, provides coverage for certain unpaid amounts due on the lease or loan of that auto, such as the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle and the actual cash value of the vehicle. ***Exclusions and state exceptions apply.

*Exclusions apply.

**Multi-state is not available in Hawaii and Mass.

***Exclusions and state exceptions apply.



Apartment

Travelers **Apartment Pac**SM and **Apartment Pac Plus**SM are designed for owners of buildings used exclusively as apartment houses, including cooperatives.

Eligibility

- Up to \$10 million Total Insured Values per building, with up to \$75 million Total Insured Values per account.
 - Eligible operations are businesses specifically listed in the Classification section on page 16.
 - Composite-rated **Apartment Pac** is applicable to less complex risks. These risks will typically have up to \$5 million Total Insured Values (Building and Business Personal Property) at each building; less than 25 buildings; and all buildings less than or equal to six stories.
 - Split-rated (Property/General Liability) **Apartment Pac Plus** is available for risks of greater complexity requiring more specialized risk evaluation or coverage tailoring.
 - Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- be notified of any suspension, impairment or failure to maintain the device.
 - Smoke detectors and/or heat detectors are required in all units (especially in and near sleeping areas), common areas, hallways and high hazard areas such as laundries and trash chutes and compactors. Hard-wired detectors with battery backup and central station reporting are preferred. A formal battery replacement program must be in place.
 - Buildings over three stories must have an emergency evacuation alarm and enclosed 2-hour fire-rated stairwells.
 - All units must be equipped with self-closing doors (except for buildings three stories and fewer where all unit doors exit directly to exterior stairs or ground level).
 - Restaurant, mercantile, office or service occupancies must not exceed 25 percent of the total building area.

General product features

- Simple, fast rating in **IENet**SM with integrated **Master Pac**SM or **Pac Plus**SM product selection.
 - Building and general liability coverage is required.
 - Risks written in **Apartment Pac** and **Apartment Pac Plus** are not subject to premium audit.
- Apartments and cooperatives that are more than six stories must be fully sprinklered. Water supply to the system should be regularly tested and booster pumps provided, if necessary.
 - Buildings must sustain a minimum occupancy rate of 80 percent based on the number of units.
 - Emergency lighting is required for buildings over three stories or more than 12 units.

Underwriting guidelines

- Business must have one of the following types of supervision: a full-time resident manager; an owner residing in the complex; or a full-time property management company with a minimum of three years' experience.
 - Businesses must have adequate protective measures to detect fires, especially in restaurant kitchens, in-house laundries, laundry rooms and boiler rooms. They should meet applicable code requirements for the installation and maintenance of building services and must also meet all life safety code requirements. No cited violations of fire or life safety codes.
 - If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company
- Each floor must have at least two means of egress (except when each unit exits directly to the outside).
 - The plumbing, heating, ventilation, and air conditioning (HVAC), wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
 - Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
 - Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Apartment on Agent HQ**SM.



Consult your underwriter

- Risks with any buildings constructed prior to 1978.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider OMNISM

- For monoline Property or General Liability coverage.

Special coverages*

- General Liability Limits of \$2 million per occurrence/\$4 million aggregate are available for **Apartment Pac**.
- Appurtenant Buildings and Structures are included up to a \$50,000 limit.
- Building coverage includes fences and retaining walls; swimming pools; outdoor furniture; floor coverings; lobby and hallway furnishings; appliances used for refrigerating, ventilating, cooking, dishwashing or laundering; lawn maintenance and snow removal equipment; and alarm systems.
- Building Glass coverage is included within the Building coverage Limits of Insurance.
- Business Income and Extra Expense coverage is included for **Apartment Pac** and automatically includes rental value. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may also be written on a policy

or location level basis for any dollar limit without the 12-month limitation. For **Apartment Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage includes rental value and may be written with a policy or location level dollar limit limitation. The dollar limit is based on 80 percent of annual rents/fees and may be modified.

- Directors and Officers Liability coverage may be available to cooperatives.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (with higher limits available).
- Garagekeepers Liability coverage is available.
- Medical Payments coverage up to \$5,000 applies.
- Newly acquired and/or constructed buildings are included up to \$500,000 for up to 180 days.
- Ordinance or Law coverage is included for a combined limit of \$25,000 at each described premises (higher limits are available).
- Outdoor Trees, Shrubs, Plants and Lawns protection up to \$3,000 at each described premises for all Covered Causes of Loss.
- Personal Injury coverage for liability assumed in a contract is available.
- Sign coverage is included up to the Building limit, for signs within 1,000 feet of the insured's premises.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

POPULAR OPTIONS FOR APARTMENT

Building Owners Endorsement

DEBRIS REMOVAL	Increased to \$50,000
LESSOR'S LEASEHOLD INTEREST	Up to \$25,000
ORDINANCE OR LAW	Increased to \$100,000 per premises/\$250,000 in any one occurrence with higher limit options available
ORDINANCE OR LAW	Increased Period of Restoration – Increased by \$50,000
TENANT MOVE BACK EXPENSES	Up to \$25,000
UTILITY SERVICES DIRECT DAMAGE	Up to \$10,000

BUSINESS DESCRIPTION

PAC CODE

PAC PLUS CODE

SIC CODE

Buildings (1-4 apartment units per fire rating division)	106	KK2	6514
Buildings (5-12 apartment units per fire rating division)	10C	KK3	6513
Buildings (13+ apartment units per fire rating division)	10A	KK1	6513
Cooperatives	099	KK4	6513
Dwellings (1-4 family)	10F	KK5	6514



Building

Travelers **Building Pac**SM and **Building Pac Plus**SM are designed for lessors of commercial buildings occupied by offices, mercantile and retail establishments.

Eligibility

- Up to \$15 million Total Insured Values per building, with up to \$50 million Total Insured Values per account, and up to 15 buildings.
- Eligible operations are businesses specifically listed in the Classification section on page 20.
- Composite-rated **Building Pac** is applicable to less complex risks. These risks will typically have up to \$5 million Total Insured Values (Building and Business Personal Property) at each building; less than six locations, and less than seven stories.
- Split-rated (Property/General Liability) **Building Pac Plus** is available for risks of greater complexity requiring more specialized risk evaluation or coverage tailoring.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- A list of building occupancies is required.
- The plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Tenants must maintain general liability insurance with limits at least equal to the insured's primary general liability limit of insurance. Tenants must name building owners as an additional insured.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Building** on **Agent HQ**SM.

General product features

- Simple, fast rating in **IENet**SM with integrated **Master Pac**SM or **Pac Plus**SM product selection.
- Building and General Liability coverage is required.
- Risks written in **Building Pac** and **Building Pac Plus** are not subject to premium audit.

Underwriting guidelines

- Businesses must have adequate protective measures to detect fires and thefts.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- Buildings must be wholly leased to others, with less than 10 percent occupancy by owner for rental or building maintenance.
- Buildings must sustain a minimum occupancy rate of 80 percent.

Consult your underwriter

- Any building whose tenant(s) would be ineligible for **Master Pac** or **Pac Plus**.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider **OMNI**SM

- For monoline Property or General Liability coverage.



Special coverages*

- General Liability Limits of \$2 million per occurrence/\$4 million aggregate are available for **Building Pac**.
- Appurtenant Buildings and Structures are included up to a \$50,000 limit.
- Building coverage includes fences and retaining walls; swimming pools; outdoor furniture; floor coverings; lobby and hallway furnishings; appliances used for refrigerating, ventilating, cooking, dishwashing or laundering; lawn maintenance and snow removal equipment; and alarm systems.
- Building Glass coverage is included within the Building coverage Limits of Insurance.
- Business Income and Extra Expense coverage is included for **Building Pac** and automatically includes rental value. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation. For **Building Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage includes rental value and may be written with a policy or location level dollar limit. The dollar limit is based on 80 percent of annual rents/fees and may be modified.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (with higher limits available).
- Garagekeepers Liability coverage is available.
- Medical Payments coverage up to \$5,000 applies.
- Newly acquired and/or constructed buildings are included up to \$500,000 for up to 180 days.
- Ordinance or Law coverage is included for a combined limit of \$25,000 at each described premises (higher limits are available).
- Outdoor Trees, Shrubs, Plants and Lawns protection up to \$3,000 at each described premises for all Covered Causes of Loss.
- Personal Injury coverage for liability assumed in a contract is available.
- Sign coverage is included up to the Building limit, for signs within 1,000 feet of the insured's premises.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

POPULAR OPTIONS FOR BUILDING

Building Owners Endorsement

DEBRIS REMOVAL	Increased to \$50,000
LESSOR'S LEASEHOLD INTEREST	Up to \$25,000
ORDINANCE OR LAW	Increased to \$100,000 per premises/\$250,000 in any one occurrence with higher limit options available
ORDINANCE OR LAW	Increased Period of Restoration – Increased by \$50,000
TENANT MOVE BACK EXPENSES	Up to \$25,000
UTILITY SERVICES DIRECT DAMAGE	Up to \$10,000



BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
Apartment Mercantile	410	L1A	6512
Garage and Gas Stations	416	L1B	6512
Manufacturing, Processing, Contracting	414	L1C	6512
Mercantile	413	L1D	6512
Office	415	L1F	6512
Religious Use	417	L1G	6512
Shopping Centers	411	L1E	6512



Business

Travelers **Business Pac**SM and **Business Pac Plus**SM are designed for businesses providing personal consumer services, businesses repairing light consumer goods and businesses engaged in printing.

Eligibility

- Up to \$5 million Total Insured Values per location, with up to \$50 million Total Insured Values per account, and up to 15 locations.
- Up to \$15 million in Total Annual Sales per account.
- Eligible operations are businesses specifically listed in the Classification section on page 24.
- Composite-rated **Business Pac** is applicable to less complex risks. These risks will typically have up to \$5 million Total Insured Values (Building and Business Personal Property) at each location; up to \$5 million Annual Sales at each location/ \$15 million Total Annual Sales; and less than six locations.
- Split-rated (Property/General Liability) **Business Pac Plus** is available for risks of greater complexity requiring more specialized risk evaluation or coverage tailoring.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- Businesses must have adequate protective measures to detect fires and thefts.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Business** on **Agent HQ**SM.

General product features

- Simple, fast rating in **IENet**SM with integrated **Master Pac**SM or **Pac Plus**SM product selection.
- Business Personal Property and General Liability coverage is required.
- Risks written in **Business Pac** are not subject to premium audit.
- Risks written in **Business Pac Plus** are subject to premium audit.

Underwriting guidelines

- Three years in business is preferred. Exceptions for new ventures will be entertained provided the risk has three years prior management experience in the same type of business or is a franchisee.
- Revenue generated by transactional websites must be less than 50 percent of total revenues.
 - Transactional websites are defined as websites that allow for the transfer of private consumer/business information in exchange for goods/services or information.
 - Websites should have system security certification.

Consult your underwriter

- New ventures.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider **OMNI**SM

- For monoline Property or General Liability coverage.
- When there is no **Pac**SM or **Pac Plus**SM classification that properly describes the insured's operations and the insured satisfies all other underwriting guidelines.



Special coverages*

- General Liability Limits of \$2 million per occurrence/ \$4 million aggregate are available for **Business Pac**.
- Bailees Customers Goods coverage option is available.
- Business Income and Extra Expense coverage is included for **Business Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation. For **Business Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- Business Income and Extra Expense from Dependent Property coverage is included for up to \$10,000, when Business Income and Extra Expense coverage applies. Higher limits are available.
- Business Personal Property Off Premises coverage is provided, including while in transit and temporarily away from the scheduled premises.
- Electronic data processing equipment, data and media are covered, subject to the Business Personal Property limit for a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000. Higher limits are available.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (with higher limits available).
- Extended Business Income coverage is provided for up to 60 days when Business Income and Extra Expense coverage applies.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Money and Securities are included within Business Personal Property. For **Business Pac Plus**, theft of money and securities coverage is included up to \$25,000 with options to increase.
- Professional Errors and Omissions coverage is included for barber shops, beauty shops and funeral directors. Optional protection is available for printers.
- Seasonal Increase coverage is included which increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.
- Signs within 1,000 feet are included, within the Building limit when Building coverage is selected; or within the BPP limit when tenant is contractually obligated.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
Barber Schools	383	B87	7241
Barber Shop	340	B52	7241
Beauty Schools	380	B84	7231
Beauty Shop	341	B53	7231
Carpet, Rug and Upholstery Cleaning – Shop Only	350	B54	7217
Dental Labs	351	B57	8072
Diaper, Uniform and Linen Supply	34B	B58	7219
Disc Jockeys and Musicians	377	B81	7929
Dressmaker	370	B59	7219
Dry Cleaners and Laundries, Coin-Operated, Attended	348	B55	7215
Dry Cleaners and Laundries, No Plant on Premises, Attended	357	B60	7212
Dry Cleaners and Laundries, Plant on Premises	349	B61	7216
Duplicating and Photocopying	354	B62	7334
Engraving Services	374	B63	2759
Film Processing	339	B64	7384
Funeral Parlors and Crematories	343	B65	7261
Key Cutting	371	B66	7699
Locksmith	352	B67	7699
Media Duplication	372	B68	7334
Nail Salons	34C	B69	7231
Office Machine Repair – Shop Only	355	B70	7629
Packaging and Mailing Services	34D	B71	7389
Pet Day Care – No overnight boarding – No kennels	378	B82	0752
Pet Sitters	381	B85	0752
Printers	358	B72	2759
Recording Studios – Music	382	B86	7389
Sewing Machine Repair	373	B73	7699
Shoe Repair	353	B74	7251
Small Appliance Repair – Shop Only	359	B75	7629
Tailor Shops – Men’s and Women’s	360	B76	7219
Taxidermist Services – Shop Only	34E	B77	7699
Televisions, Stereo and VCR Repair – Shop Only	356	B78	7622



Condominium

Travelers **Condominium Pac**SM and **Condominium Pac Plus**SM are designed for owners of buildings used exclusively as condominiums.

Eligibility

- Up to \$10 million Total Insured Values per building, with up to \$75 million Total Insured Values per account.
- Eligible operations are businesses specifically listed in the Classification section on page 28.
- Composite-rated **Condominium Pac** is applicable to less complex risks. These risks will typically have up to \$5 million Total Insured Values (Building and Business Personal Property) at each building; less than 25 buildings; and all buildings less than seven stories.
- Split-rated (Property/General Liability) **Condominium Pac Plus** is available for risks of greater complexity requiring more specialized risk evaluation or coverage tailoring.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- Smoke detectors and/or heat detectors are required in all units (especially in and near sleeping areas), common areas, hallways and high hazard areas such as laundries and trash chutes and compactors. Hard-wired detectors with battery backup and central station reporting are preferred. A formal battery replacement program must be in place.
- Buildings over three stories must have an emergency evacuation alarm and enclosed 2-hour fire-rated stairwells.
- All units must be equipped with self-closing doors (except for buildings three stories and less where all unit doors exit directly to exterior stairs or ground level).
- Condominiums that are more than six stories must be fully sprinklered. Water supply to the system should be regularly tested and booster pumps provided, if necessary.
- Buildings must sustain a minimum occupancy rate of 80 percent based on the number of locations.

General product features

- Simple, fast rating in **IENet**SM with integrated **Master Pac**SM or **Pac Plus**SM product selection.
- Building and General Liability coverage is required.
- Risks written in **Condominium Pac** and **Condominium Pac Plus** are not subject to premium audit.
- Commercial condominiums must be wholly leased to others, with less than 10 percent occupancy by owner for rental or building maintenance. Also for Commercial condominiums, unsprinklered open areas must not exceed 10,000 square feet.
- For Residential condominiums, restaurant, mercantile, office or service occupancies must not exceed 25 percent of the total building area. Please see the building segment to classify buildings with restaurant, mercantile, office or service occupancies exceeding 25 percent of the total building area

Underwriting guidelines

- Association must have an insurable interest in all insured property including all residential units.
- Businesses must have adequate protective measures to detect fires, especially in restaurant kitchens, in-house laundries, laundry rooms and boiler rooms. They should meet applicable code requirements for the installation and maintenance of building services and must also meet all life safety code requirements. No cited violations of fire or life safety codes.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- Emergency lighting is required for buildings over three stories or more than 12 units.
- Each floor must have at least two means of egress (except when each unit exits directly to the outside).
- The plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Condominium** on **Agent HQ**SM.

CONDOMINIUM

Consult your underwriter

- Risks with any buildings constructed prior to 1978.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider OMNISM

- For monoline Property or General Liability coverage.

Special coverages*

- General Liability Limits of \$2 million per occurrence/ \$4 million aggregate are available for **Condominium Pac**.
- Appurtenant Buildings and Structures are included up to a \$50,000 limit.
- Building coverage includes fences and retaining walls; swimming pools; outdoor furniture; floor coverings; lobby and hallway furnishings; appliances used for refrigerating, ventilating, cooking, dishwashing or laundering; lawn maintenance and snow removal equipment; and alarm systems.
- Building coverage includes the following types of property within a unit, regardless of ownership, if the Condominium Association Agreement requires the Association to insure it: appliances, fixtures and improvements and alterations that are part of the building or structure.
- Business Income and Extra Expense coverage is included for **Condominium Pac** and automatically includes rental value. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may also be written on a policy or location level basis for any dollar limit without the 12-month limitation. For **Condominium Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage includes rental value and may be written with a policy or location level dollar limit. The dollar limit is based on 80 percent of annual rents/fees and may be modified.
- Building Glass coverage is included within the Building coverage Limits of Insurance.
- Business Personal Property, when selected, includes property owned by the condominium association or owned indivisibly by all unit owners. It also extends to the association's interest in the labor, materials or services furnished or arranged by the association, or personal property of others in the care, custody or control of the association. Coverage also applies to personal property owned only by a unit owner if in the care, custody or control of the association.
- Directors and Officers Liability coverage may be available to either residential or commercial condominiums.
- Garagekeepers Liability coverage is available.
- Maintenance fees are included in the Business Income and Extra Expense coverage. These fees consist of the regular payments made to the insured condominium association by unit owners, which are used to service the common property.
- Medical Payments coverage up to \$5,000 applies.
- Newly acquired and/or constructed buildings are included up to \$500,000 for up to 180 days.
- Ordinance or Law coverage is included for a combined limit of \$25,000 at each described premises (higher limits are available).
- Outdoor Trees, Shrubs, Plants and Lawns protection up to \$3,000 at each described premises for all Covered Causes of Loss.
- Personal Injury coverage for liability assumed in a contract is available.
- Sign coverage is included up to the Building limit, for signs within 1,000 feet of the insured's premises.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

POPULAR OPTIONS FOR CONDOMINIUMS

Building Owners Endorsement

DEBRIS REMOVAL	Increased to \$50,000
LESSOR'S LEASEHOLD INTEREST	Up to \$25,000
ORDINANCE OR LAW	Increased to \$100,000 per premises/\$250,000 in any one occurrence with higher limit options available
ORDINANCE OR LAW	Increased Period of Restoration – Increased by \$50,000
TENANT MOVE BACK EXPENSES	Up to \$25,000
UTILITY SERVICES DIRECT DAMAGE	Up to \$10,000

BUSINESS DESCRIPTION

PAC CODE

PAC PLUS CODE

SIC CODE

Residential Condominiums

Buildings (1-4 units per fire rating division)	108	KL1	8641
Buildings (5-12 units per fire rating division)	10D	KL2	8641
Buildings (13+ units per fire rating division)	10B	KL3	8641

Commercial Condominiums

Mercantile	176	KK6	6531
Office	177	KK7	6531
Others (including Manufacturing and Processing)	179	KK8	6531
Residential/Commercial – Mixed Use	17A	KL4	8641
Shopping Centers	178	KK9	6531



Contractors

Travelers **Contractors Pac**SM is designed primarily for small residential, specialty trade contractors.

Eligibility

- **Contractors Pac** risks will typically have up to \$750,000 Total Annual Payroll.
- Eligible operations are businesses specifically listed in the Classification section on page 31.

General product features

- Simple, fast rating in **IENet**SM.
- Both Property and General Liability coverage are required. The Property requirement may be satisfied by either Building, Business Personal Property, Contractors Equipment or another form of Inland Marine Insurance.
- **Contractors Pac** is subject to premium audit.

Underwriting guidelines

- Three years in business is preferred. Exceptions for new ventures will be entertained provided the risk has three years, prior management experience in the same type of business.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Work subcontracted to others must not exceed 25 percent of annual receipts and must be separately rated.
- Certificates of insurance with limits of at least equal to the insured's primary general liability limits must be obtained for subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria not specifically stated will apply. Consult the Underwriting Guidelines for **Contractors** on **Agent HQ**SM.

Consult your underwriter

- Total Annual Payroll exceeds \$750,000.
- For auto, workers compensation and Umbrella coverage availability.
- For local exceptions and restrictions.

Consider **OMNI**SM

- For monoline Property or General Liability coverage.
- When there is no existing **Contractors Pac** classification that properly describes the contractor's operations and the contractor satisfies all other underwriting guidelines.

Special coverages*

- Business Personal Property Off Premises coverage is provided, when Business Personal Property is selected. It extends to tools, equipment, building materials and supplies at installation sites, in transit, and away from premises for up to \$25,000.
- Business Income and Extra Expense is included for **Contractors Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12 month limitation.
- Contractors Equipment coverage is available for higher valued equipment off premises.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000 when Building or Business Personal Property coverage is selected. Higher limits are available.
- Equipment Breakdown coverage is included when Building or Business Personal Property coverage is selected. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (with higher limits available).

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.



Special coverages*

(continued)

- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Money and Securities are included within Business Personal Property, when this coverage is selected.
- Newly acquired and/or constructed buildings are included up to \$500,000 for up to 180 days, when Building or Business Personal Property coverage is selected.
- Ordinance or Law coverage is included for a combined limit of \$25,000, when Building coverage is selected (higher limits are available).
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the BPP limit when selected and when tenant is contractually obligated.
- State or Political Subdivisions – Permits, and Managers or Lessors of Premises are included as additional insureds.
- Theft Damage to Rented Property coverage is included within Business Personal Property when selected and when the tenant is contractually obligated.



BUSINESS DESCRIPTION	PAC CODE	SIC CODE
Air Conditioning	253	1711
Awning Installation	254	1799
Carpentry – 1 and 2 Family Dwellings	256	1751
Carpentry – Interior	257	1751
Carpet and Floor Covering Installation	297	1752
Carpet, Rug, and Upholstery Cleaning	259	7217

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

BUSINESS DESCRIPTION	PAC CODE	SIC CODE
Communication Equipment Installation – Industrial or Commercial	261	1731
Concrete Construction	262	1771
Counter Top Installation	263	1799
Door, Window or Assembled Millwork Installation	264	1751
Driveways, Sidewalks and Parking Areas	265	1611
Electrical, Household Appliances and Equipment Installation, Service, Repair	267	7623
Electrical Wiring within Buildings	268	1731
Excavation	269	1794
Fence Dealers and Installers	298	1799
Furniture and Fixture Installers – Commercial	271	1751
Glaziers	272	1793
Grading of Land, Site Preparation	273	1794
Heating – Combined HVAC	274	1711
House Furnishing Installation	275	1751
Iron Works – Decorative or Artistic	276	1799
Janitorial Service	29A	7349
Landscape Gardening	278	0781
Lawn and Garden Sprinkler Installation	279	1711
Masonry	299	1741
Monument Engraving and Installation	281	3281
Musical Instrument Tuning or Repair	282	7699
Painting – Exterior	26B	1721
Painting – Interior and Paperhanging	26C	1721
Plastering or Stucco – Outside	285	1742
Plumbing	286	1711
Power Washers	287	1799
Refrigeration	288	1711
Septic Tank Installation, Service or Repair	289	1711
Sheet Metal Work	290	1761
Siding, Gutter, Downspout Installation	291	1761
Sign Installation and Repair	296	1799
Sign Painting and Lettering	26A	7389
Subcontracted Work	292	
Tile and Stonework – Interior	293	1743
Water Softening Equipment Installation	294	1711
Well Drilling – Water	295	1781



Garage

Travelers **Garage Pac**SM is designed for independently operated or franchised automotive service and repair businesses.

Eligibility

- **Garage Pac** risks will typically have up to \$5 million Total Insured Values (Building and Business Personal Property) at each location, with up to \$10 million Total Insured Value per account.
- Eligible operations are businesses specifically listed in the Classification section on page 36.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- Final inspections should be conducted on all vehicles before being released to customers.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Garage** on **Agent HQ**SM.

General product features

- Simple, fast rating in **IENet**SM.
- Business Personal Property and General Liability coverage is required.
- Risks written in **Garage Pac** are subject to premium audit.

Underwriting guidelines

- Three years in business is preferred. Exceptions for new ventures will be entertained provided the risk has three years prior management experience in the same type of business.
- Businesses must have adequate protective measures to detect fires and thefts.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- Customers should not be allowed in the shop area.
- Hazardous materials must be stored and disposed of in accordance with all local, state and federal regulations.

Consult your underwriter

- Risks in business less than three years.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider **OMNI**SM

- For monoline Property or General Liability coverage.



Special coverages*

- Accounts Receivable coverage is provided for up to \$25,000 with options to increase.
- Business Income and Extra Expense coverage is optional for **Garage Pac**. When selected, coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may also be written on a policy or location level basis for any dollar limit without the 12-month limitation.
- Communication Supply Services – Time Element is covered for up to \$25,000 at each described premises when Business Income and Extra Expense is covered.
- Electronic data processing equipment, data and media is covered subject to the Business Personal Property limit for a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000. Higher limits are available.
- Employees' tools and insured's diagnostic equipment are covered as Business Personal Property while on your premises. Optional expanded coverage for mechanic's tools is available to provide broader coverage on employee tools and equipment.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (with higher limits available).
- Garagekeepers Liability is included for either direct primary or legal liability coverage.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Money and Securities are included within Business Personal Property.
- Money Orders and Counterfeit Paper Currency are included within Business Personal Property.
- Motor Vehicle Damage to Leased Buildings is included for up to \$25,000.
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the BPP limit when tenant is contractually obligated.
- Theft coverage for employees' tools and equipment is provided for up to \$2,500, with a maximum of \$500 per employee.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.



BUSINESS DESCRIPTION	PAC CODE	SIC CODE
Air Conditioning Service, Checking, Charging, Installation and Repair	80A	7539
Body Repair and Collision Shops	80B	7532
Brake Installation and Repair, Shocks and Struts, Exhaust Systems and Alignment	80C	7533
Detail Shops, Pinstriping, Auto Waxing and Buffing	80D	7532
Electrical Repair and Installation including Speedometer Installation	80E	7539
General Repair with Gas Sales	80Q	5541
General Repair without Gas Sales	80R	7538
Glass Installation	80F	7536
Oil Change and Lubrication	80G	7549
Painting and Pinstriping	80H	7532
Rustproofing, Undercoating, Glazing	80J	7549
Sound and Communications Equipment Repair and Installation	80K	7539
Transmission Repair and Installation	80M	7537
Tune-Up and Emission Testing	80N	7539
Upholstery, Tops and Sunroof Repair and Installation	80P	7532



Manufacturers

Travelers **Manufacturers Pac Plus**SM is designed for manufacturers of food products, leather goods, metal goods, paper products, plastic goods, rubber products, textiles and wood products.

Eligibility

- **Manufacturers Pac Plus** risks will typically have up to \$7.5 million Total Insured Values (Building and Business Personal Property) at each location, with up to \$10 million Total Insured Values per account, and up to \$10 million Total Annual Sales.
- Eligible operations are businesses specifically listed in the Classification section on page 40.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Manufacturers** on **Agent HQ**SM.

General product features

- Simple, fast rating **IENet**SM.
- Business Personal Property and General Liability coverage is required.
- **Manufacturers Pac Plus** is subject to premium audit.

Underwriting guidelines

- Three years in business is preferred for all risks.
- Revenue generated by transactional websites must be less than 50 percent of total revenues.
 - Transactional websites are defined as websites that allow for the transfer of private consumer/business information in exchange for goods/services or information.
 - Websites should have system security certification.
- Businesses must have a comprehensive quality control program.
- Businesses must have adequate protective measures to detect fires and thefts. Central station fire alarms are required. Risks with sprinkler systems are preferred.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.

Consult your underwriter

- New ventures.
- Workers Compensation coverage availability.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile

Consider **OMNI**SM

- For monoline Property or General Liability coverage.
- When there is no existing **Manufacturers Pac Plus** classification that properly describes the operations, and the business satisfies all other underwriting guidelines.



Special coverages*

- Brands and Labels coverage is provided for up to \$25,000.
- Business Personal Property Off Premises coverage is included within Business Personal Property limits for property (other than stock) while temporarily away from premises or in transit.
- Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- Business Income and Extra Expense from Dependent Property coverage is included for up to \$10,000, when Business Income and Extra Expense coverage applies. Higher limits are available.
- Electronic data processing equipment, data and media is covered subject to the Business Personal Property limit for a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000. Higher limits are available.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (with higher limits available).
- Extended Business Income coverage is provided for up to 60 days when Business Income and Extra Expense coverage applies.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Limited worldwide products liability coverage on an indemnity basis is available.
- Manufacturer's Consequential Loss coverage is included up to \$25,000.
- Medical Payments coverage up to \$10,000 is available.
- Money and Securities are included within Business Personal Property. Theft of money and securities coverage is included up to \$25,000 with options to increase.
- Sales Representative's Samples coverage is included with limits up to \$25,000.
- Seasonal Increase coverage is included, which automatically increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.
- Selling Price Valuation on finished stock is available.
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the Business Personal Property limit when tenant is contractually obligated.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.
- Theft of patterns, dies, molds and forms coverage is included for up to \$50,000.
- Transportation Special Form is available to cover stock in transit. A \$500 deductible applies.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

BUSINESS DESCRIPTION	PAC PLUS CODE	EXPOSURE GROUP
Food Products Manufacturers		
Bakery, Candy and Confectionery Products Manufacturers	243	Low
	244	Medium
	245	High
Dairy Products Manufacturers	246	Low
	247	Medium
	248	High
Fruit, Vegetable and Processed Food Manufacturers	249	Low
	250	Medium
	251	High

Metal Manufacturers		
Fabricated Metal Products Manufacturers	226	Low
	227	Medium
	228	High
Forged Metal Products Manufacturers	229	Low
	230	Medium
	231	High
Machine Shops	232	
<ul style="list-style-type: none"> • Jobs Shops include shops that manufacture, modify or process products according to customer specifications. • No design of products without customer sign-off. 		

BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
Paper Products Manufacturers		
Bags – Plastics, Laminated, and Coated	F03	2673
Bags – Uncoated Paper and Multi-wall	F04	2674
Bookbinders	F16	2789
Coated and Laminated Paper	F05	2672
Converted Paper and Paperboard Products	F06	2679
Corrugated and Solid Fiber Boxes	F07	2653
Die-Cut Paper and Board	F08	2675
Envelopes	F09	2677
Fiber Cans, Drums, and Similar Products	F10	2655
Folding Paperboard Boxes	F11	2657
Laminated Packaging Paper and Plastics Film	F12	2671
Sanitary Paper Products	F13	2676
Setup Paperboard Boxes	F14	2652
Stationery Products	F15	2678

MANUFACTURERS

BUSINESS DESCRIPTION	PAC PLUS CODE	EXPOSURE GROUP
Plastic and Rubber Products Manufacturers		
Plastic and Rubber Products Manufacturers	233	Low
	234	Medium
	235	High
Jobs Shops <ul style="list-style-type: none"> Jobs Shops include shops that manufacture, modify or process products according to customer specifications. No design of products without customer sign-off. 	236	N/A

BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
Textiles and Leather Goods Manufacturers		
Apparel and Accessories	E01	2389
Apparel – Belts	E02	2387
Apparel Trimmings	E03	2396
Canvas and Related Products	E04	2394
Carpet and Rugs	E05	2273
Coated Fabrics, Not Rubberized	E06	2295
Cordage and Twine	E07	2298
Curtains and Draperies	E08	2391
Dress and Work Gloves, Fabric	E09	2381
Fabricated Textile Products	E10	2399
Footwear Cut Stock	E11	3131
Footwear, Except Rubber	E12	3149
Fur Goods	E13	2371
Girls' Dresses and Blouses	E14	2361
Girls' Outerwear	E15	2369
Hats, Caps, and Millinery	E16	2353
Hosiery	E17	2252
House Furnishings	E18	2392
House Slippers	E19	2392
Leather and Sheep-lined Clothing	E20	2386
Leather Gloves and Mittens	E21	3151
Leather Goods	E22	3199
Lingerie, Loungewear, and Nightwear Garments	E23	2342
Luggage	E24	3161

BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
Textiles and Leather Goods Manufacturers <i>(continued)</i>		
Machine Embroideries	E25	2397
Men's and Boy's Clothing	E26	2329 2323
Men's and Boy's Clothing – Shirts	E27	2321
Men's and Boy's Clothing – Suits and Coats	E28	2311
Men's and Boy's Clothing – Trousers and Slacks	E29	2325
Men's and Boy's Clothing – Underwear	E30	2322
Men's and Boy's Clothing – Work Clothing	E31	2326
Men's Footwear, Except Athletic	E32	3143
Non-woven Fabrics	E33	2297
Personal Leather Goods, Except Handbags and Purses	E34	3172
Pleating and Stitching	E35	2395
Robes and Dressing Gowns	E36	2384
Textile Bags	E37	2393
Textile Goods	E38	229X
Tire Cord and Fabrics	E39	2296
Waterproof Outerwear	E40	2296
Women's and Misses' Clothing – Blouses and Shirts	E41	2331
Women's and Misses' Clothing – Dresses	E42	2335
Women's and Misses' Clothing – Outerwear	E43	2339
Women's and Misses' Clothing – Suits and Coats	E44	2337
Women's and Misses' Clothing – Underwear	E45	2341
Women's Footwear, Except Athletic	E46	3144
Women's Handbags and Purses	E47	3171
Women's Hosiery, Not Socks	E48	2251
Wood Products Manufacturers		
Burial Caskets	W26	3995
Cabinets	W27	2517
Furniture and Fixtures	W28	2599
Household Furniture, Except Upholstery	W29	2511
Household Furniture	W30	2519
Household Furniture, Upholstered	W31	2512
Kitchen Cabinets	W32	2434
Office and Store Fixtures	W33	2541
Office Furniture	W34	2521
Public Building Fixtures	W35	2531
Wood Boxes, Nailed	W36	2441
Wood Containers	W37	2449



Office

Travelers **Office Pac**SM and **Office Pac Plus**SM are designed for a variety of firms providing medical, legal, financial or other professional services for their clientele.

Eligibility

- Up to \$15 million Total Insured Values per location, with up to \$50 million Total Insured Values per account, and up to 15 locations.
- Up to \$20 million in Total Annual Sales per account.
- Eligible operations are businesses specifically listed in the Classification section on page 47.
- Composite-rated **Office Pac** is applicable to less complex risks. These risks will typically have up to \$5 million Total Insured Values (Building and Business Personal Property) at each location; up to \$5 million Total Annual Sales at each location/\$15 million Total Annual Sales per account, and less than six locations.
- Split-rated (Property/General Liability) **Office Pac Plus** is available for risks of greater complexity requiring more specialized risk evaluation or coverage tailoring.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Office** on **Agent HQ**.

General product features

- Simple, fast rating in **IENet**SM with integrated **Master Pac**SM or **Pac Plus**SM product selection.
- Business Personal Property and General Liability coverage is required.
- Risks written in **Office Pac** are not subject to premium audit.
- Some risks written in **Office Pac Plus** are not subject to premium audit. Consult the Underwriting Guidelines for **Office** on **Agent HQ**SM for more information.

Underwriting guidelines

- Two years' experience is preferred. New ventures may be considered for those businesses in which professional/technical degrees or designations are required.
- Businesses must have adequate protective measures to detect fires and thefts.

Consult your underwriter

- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider **OMNI**SM

- For monoline Property or General Liability coverage.
- When there is no **Pac**SM or **Pac Plus**SM classification that properly describes the insured's operations and the insured satisfies all other underwriting guidelines.

OFFICE

Special coverages*

- General Liability Limits of \$2 million per occurrence/\$4 million aggregate are available for **Office Pac**.
- Accounts Receivable coverage is provided for up to \$25,000 with options to increase.
- Business Income and Extra Expense coverage is included for **Office Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation. For **Office Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- Business Income and Extra Expense from Dependent Property is included for up to \$10,000, when Business Income and Extra Expense coverage applies. Higher limits are available.
- Business Personal Property Off Premises coverage is provided, including while in transit and temporarily away from the scheduled premises.
- Communication Supply Services – Time Element is included for up to \$25,000 at each described premises when Business Income and Extra Expense is covered.
- Electronic data processing equipment, data and media is included up to the Business Personal Property Limit, subject to a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Interruption of Computer Operations coverage is included up to \$25,000 Annual Aggregate Limit (higher limits are available).
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000. (Higher limits are available).
- Enhanced optional coverage available for accountants, dentists, lawyers and medical/dental offices.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (with higher limits available).
- Extended Business Income coverage is provided for up to 60 days when Business Income and Extra Expense coverage applies.
- Fine Arts coverage is included for \$25,000. Higher limits are available. Coverage applies anywhere in the coverage territory.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Lobby and hallway furnishings are included within the Building limit when Building coverage is selected.
- Money and Securities are included within Business Personal Property. For **Office Pac Plus**, theft of money and securities is included up to \$25,000 with options to increase.
- Physicians and dentists Black Bag coverage for medical, surgical and dental equipment and supplies away from described premises is included.
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the BPP limit when tenant is contractually obligated.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.
- Valuable Papers and Records coverage is provided for up to \$25,000 with options to increase. Coverage includes the cost to research, replace or restore lost information.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

POPULAR OPTIONS FOR OFFICE**

Accountants Endorsement for Accountants, Auditors and Bookkeepers
This endorsement enhances more than 20 coverage features, including:

BUSINESS INCOME	Billable Hours option: \$10,000 Per Occurrence
IDENTITY FRAUD EXPENSE	\$15,000 Annual Aggregate Limit
UNAUTHORIZED BUSINESS CARD USE	\$5,000
VALUABLE PAPERS AND RECORDS	At Described Premises: Current limit increased by \$100,000

Medical and Dental Endorsement for Dentists, Dental Surgeons, Physicians, Surgeons and Veterinarians
This endorsement enhances more than 24 coverage features, including:

BUSINESS INCOME	Daily Limit option: Up to \$1,000 each business day/max 15 consecutive days
IDENTITY FRAUD EXPENSE	\$15,000 Annual Aggregate Limit
SPOILAGE	\$5,000
VALUABLE PAPERS AND RECORDS	At Described Premises: Current limit increased by \$100,000

Lawyers Endorsement for Lawyers
This endorsement enhances more than 20 coverage features, including:

BUSINESS INCOME	Billable Hours option: \$10,000 Per Occurrence
IDENTITY FRAUD EXPENSE	\$15,000 Annual Aggregate Limit
BRANDS AND LABELS	\$25,000
VALUABLE PAPERS AND, RECORDS	At Described Premises: Current limit increased by \$100,000

**Exclusions and state exceptions apply



BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
Accounting, Auditing, Bookkeeping	151	W44	8721
Actuarial Consultants	16S	W90	8999
Acupuncturists	15P	W82	8049
Advertising, Graphic Artists, and Commercial Art Services	152	W45	7313
Audiologists – Testing Only	15Y	W88	8049
Chiropractors	15B	W47	8041
Claims Adjusters – Independent	16X	W91	6411
Consultants – All Other	1A9	W48	8742
Consultants – Management	1A6	W52	8742
Credit and Debt Counseling	1A5	W51	7299

BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
Dentists and Dental Surgeons	153	W53	8021
Direct Mail Advertising Services	16B	W54	7331
Employment Agencies	156	W55	7361
Financial Planners	1A1	W56	6282
Insurance Agents	154	W57	6411
Interior Decorators and Window Designers	16K	W58	7389
Lawyers	15E	W59	8111
Media Buyers	16T	W43	7319
Mortgage Brokers	15Z	W89	6162
Notaries Public	1A3	W60	7389
Occupational Therapists	1A4	W64	8049
Optometrists	15C	W61	8042
Pet Groomers	16E	W62	0752
Physicians and Surgeons, Including Osteopaths	15F	W65	8031
Physical Therapists	15A	W63	8049
Podiatrists	16M	W66	8043
Psychiatrists	16H	W68	8011
Psychologists	16G	W69	8049
Public Relations	16W	W78	8743
Publishers – Books and Periodicals – No printing, office only	15T	W85	2721
Publishers – Newspaper – No printing, office only	15W	W86	2711
Real Estate Appraisers	16N	W70	6531
Real Estate Sales – Commercial	15G	W71	6531
Real Estate Sales – Residential	15D	W72	6531
Speech Therapists	15A	W77	8049
Stenography, Typing, Court Reporting and Word Processing	16D	W73	7338
Stockbrokers	15H	W74	6211
Tax Preparation Services	1A2	W75	7291
Telemarketing and Research Services	16P	W76	8732
Telephone Answering Services	15S	W84	7389
Title Agencies	15X	W87	6541
Travel Agencies	159	W79	4724
Veterinarians	16C	W80	0742
X-Rays or Imaging Laboratories	1B2	W81	8071



Religious

Travelers **Religious Pac**SM is designed for small churches and other houses of worship not affiliated with operating educational institutions.

Eligibility

- **Religious Pac** risks will typically have up to \$5 million Total Insured Values (Building and Business Personal Property) at each location, \$25 million Total Insured Values per account, and up to 5 locations.
- Eligible operations are businesses specifically listed in the Classification section on page 50.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.

General product features

- Simple, fast rating in **IENet**SM.
- Business Personal Property and General Liability coverage is required.
- Risks written in **Religious Pac** are not subject to premium audit.

Underwriting guidelines

- Institutions must have adequate protective measures to detect fires, thefts and life safety, with no cited violations.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- Coverage is not available for Abuse/Molestation or Pastoral Professional Liability.
- If premises leased to others operating a day care service or school, certificates of insurance with limits at least equal to the insured's must be obtained from all tenants.
- Insured must not provide regular transportation of members or the public.
- The value of exterior stained glass windows should be established separately and added to the building value. Limits in excess of \$100,000 should have an outside company appraisal.

Underwriting guidelines

(continued)

- Hoods, ducts, grease filters and surface cooking equipment, including deep fat fryers, must be protected by a U-300 listed automatic fire extinguishing system.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Religious** on **Agent HQSM**.

Consult your underwriter

- For Auto, Workers Compensation and Umbrella coverage availability.
- Special events held by the institution.
- For local exceptions and restrictions.

Consider OMNISM

- For monoline Property or General Liability coverage.

Special coverages*

- Appurtenant Buildings and Structures are included up to a \$50,000 limit when Building coverage is selected.
- Building coverage includes fences and retaining walls; swimming pools; outdoor furniture; floor coverings; lobby and hallway furnishings; appliances used for refrigerating, ventilating,

cooking, dishwashing or laundering; lawn maintenance and snow removal equipment; and alarm systems, when Building coverage is selected.

- Building Glass coverage, including stained glass, is provided within the Building coverage Limits of Insurance, when Building coverage is selected.
- Business Income and Extra Expense coverage is optional. When selected, coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000, including coverage for volunteers. Higher limits are available.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (with higher limits available).
- Fine Arts coverage is included for \$25,000. Higher limits are available. Coverage applies anywhere in the coverage territory.
- Loss of Rental Income/Extra Expense coverage is included up to \$10,000, even if Business Income and Extra Expense coverage is not selected.
- Money and Securities are included within Business Personal Property.
- Newly acquired and/or constructed buildings are included for up to \$500,000 for up to 180 days.
- Ordinance or Law coverage is included for a combined limit of \$25,000 at each described premises (higher limits are available).
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the BPP limit when tenant is contractually obligated.

BUSINESS DESCRIPTION

PAC CODE

SIC CODE

Owner-Occupied Religious Institutions

86B

8661

Tenant-Occupied Religious Institutions

86C

8661

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.



Restaurant

Travelers **Restaurant Pac**SM and **Restaurant Pac Plus**SM are designed for various food service establishments. **Restaurant Pac** is designed for fast food and family-style restaurants. **Restaurant Pac Plus** is designed for fine dining establishments, banquet and reception facilities and caterers, as well as the larger family-style restaurants.

Eligibility

- Up to \$10 million Total Insured Values per location, with up to \$25 million Total Insured Values per account.
- Up to \$10 million in Annual Sales per account.
- Eligible operations are businesses specifically listed in the Classification section on page 54.
- Composite-rated **Restaurant Pac** is applicable to less complex risks. These risks will typically have up to \$5 million Total Insured Values (Building Business Personal Property and Restaurant Equipment) at each location; up to \$5 million Annual Sales at each location/\$10 million Total Annual Sales; and less than six locations; **Restaurant Pac** is not designed for fine dining establishments, banquet and reception facilities, or greater than 25 percent catering. These establishments may be written in **Restaurant Pac Plus**.
- Split-rated (Property/General Liability) **Restaurant Pac Plus** is available for risks of greater complexity requiring more specialized risk evaluation or coverage tailoring.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- For risks written in **Restaurant Pac**, the combined minimum limit of insurance for Business Personal Property and Restaurant Equipment is \$25,000 for all Fast Food classifications and \$50,000 for all Family-Style classifications for a single building. For risks written in **Restaurant Pac**, the Restaurant Equipment limit must not exceed 60 percent of the total property TIV (Business Personal Property + Restaurant Equipment) for a single building.
- Risks written in **Restaurant Pac Plus** are subject to premium audit.

General product features

- Simple, fast rating in **IENet**SM with integrated **Master Pac**SM or **Pac Plus**SM product selection.
- Business Personal Property and General Liability coverage is required.
- For tenant occupancies, permanently attached restaurant equipment is included as Business Personal Property but separately rated using the building rate.
- Risks written in **Restaurant Pac** are not subject to premium audit. When Liquor Liability coverage is purchased in conjunction with **Restaurant Pac**, liquor receipts are subject to premium audit.
- Three years in business is preferred. Exceptions for new ventures will be entertained provided the risk has three years, prior management experience in the same type of business or is a franchisee.
- Businesses must have adequate protective measures to detect fires and prevent thefts. Central station fire and burglar alarms are recommended. Fire alarms are required.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- All hoods, ducts, grease filters and surface cooking equipment, including deep fat fryers, must be protected by a UL-300-listed automatic fire extinguishing system. In addition, deep fat fryers must be equipped with an automatic high temperature shutoff. Professional service and inspections must be performed every six months.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.

RESTAURANT

Underwriting guidelines

(continued)

- Alcohol sales must be less than 35 percent of total sales for Liquor Liability coverage. Coverage for Liquor Liability is not available in all states.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Restaurant** on **Agent HQSM**.

Consult your underwriter

- Risks in business less than three years.
- Restaurants providing delivery service.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider **OMNISM**

- For monoline Property or General Liability coverage.

Special coverages*

- General Liability Limits of \$2 million per occurrence/ \$4 million aggregate are available for **Restaurant Pac**.
- Accounts Receivable coverage is provided for up to \$25,000 with options to increase.
- Business Income and Extra Expense coverage is included for **Restaurant Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without

the 12-month limitation. For **Restaurant Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.

- Business Personal Property Off Premises coverage is provided, including while in transit and temporarily away from the scheduled premises.
- Electronic data processing equipment, data and media is included up to Business Personal Property Limit, subject to a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000. Higher limits are available.
- Equipment Breakdown coverage is included.
- Fine Arts coverage is included for \$25,000. Higher limits are available. Coverage applies anywhere in the coverage territory.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Money and Securities are included within Business Personal Property. For **Restaurant Pac Plus**, theft of money and securities coverage is included up to \$25,000 with options to increase.
- Money Orders and Counterfeit Paper Currency are included within Business Personal Property.
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the Business Personal Property limit when tenant is contractually obligated.
- Spoilage coverage is included for up to \$5,000 with options to increase.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.
- Used Equipment Valuation option is available.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

■ ■ **POPULAR OPTIONS FOR RESTAURANTS** ■

Eating Establishment Endorsement

This endorsement enhances more than 20 coverage features, including:

FOOD CONTAMINATION COSTS	\$10,000
IDENTITY FRAUD EXPENSE	\$15,000 Annual Aggregate Limit
OUTDOOR TREES, SHRUBS, PLANTS AND LAWNS	\$5,000

BUSINESS DESCRIPTION**PAC CODE****PAC PLUS CODE****SIC CODE****Fast Food**

Asian	83E	R16	5812
Drive-In (Service In Car)	83H	R13	5812
Food Courts	83J	R14	5812
Mexican Take-Out	83G	R15	5812
Pizza	83U	R17	5812
Subs and Sandwich Take-Out	83F	R18	5812
All Other	83K	R12	5812

Family Style

Asian	83M	R07	5812
Buffet	83X	R19	5812
Cafeteria	83S	R05	5812
Italian	83N	R06	5812
Other Ethnic Cuisine	83P	R08	5812
Pizza (No Delivery)	83V	R09	5812
Seafood	83Q	R10	5812
Steak Barbecue	83R	R11	5812
All Other	83T	R04	5812
Banquet and Reception Services	N/A	R01	5812
Catering	N/A	R02	5812
Fine Dining	N/A	R03	5812



Store

Travelers **Store Pac**[®] and **Store Pac Plus**SM are designed for a wide variety of retailers primarily engaged in brick-and-mortar commerce.

Eligibility

- Up to \$5 million Total Insured Values per location, with up to \$50 million Total Insured Values per account, and up to 15 locations.
- Up to \$15 million in Total Annual Sales per account.
- Eligible operations are businesses specifically listed in the Classification section on page 58.
- Composite-rated **Store Pac** is applicable to less complex risks. These risks will typically have up to \$5 million Total Insured Values (Building and Business Personal Property) at each location; up to \$5 million Annual Sales at each location/ \$15 million Total Annual Sales; and less than six locations.
- Split-rated (Property/General Liability) **Store Pac Plus** is available for risks of greater complexity requiring more specialized risk evaluation or coverage tailoring.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- Businesses must have adequate protective measures to detect fires and thefts.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- Goods susceptible to water damage should be palletized.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Alcohol sales must be less than 35 percent of total sales for Liquor Liability coverage. Coverage for Liquor Liability is not available for all states.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Store** on **Agent HQ**SM.

General product features

- Simple, fast rating in **IENet**SM with integrated **Master Pac**SM or **Pac Plus**SM product selection.
- Business Personal Property and General Liability coverage is required.
- Risks written in **Store Pac** are not subject to premium audit. When Liquor Liability coverage is purchased in conjunction with **Store Pac**, liquor receipts are subject to premium audit.
- Risks written in **Store Pac Plus** are subject to premium audit.

Underwriting guidelines

- Three years in business is preferred. Exceptions for new ventures will be entertained provided the risk has three years, prior management experience in the same type of business or is a franchisee.
- Revenue generated by transactional websites must be less than 50 percent of the total revenues.
 - Transactional websites are defined as websites that allow for the transfer of private consumer/business information in exchange for goods/services or information.
 - Websites should have system security certification.

Consult your underwriter

- Businesses with storage facilities larger than 10,000 square feet.
- Businesses with receipts exceeding 25 percent of annual revenue for installation, leasing, product assembly, rentals, repairs or service work.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation



Consider OMNISM

- For monoline Property or General Liability coverage.
- When there is no **PacSM** or **Pac Plus** classification that properly describes the insured's operations and the insured satisfies all other underwriting guidelines.

Special coverages*

- General Liability Limits of \$2 million per occurrence/ \$4 million aggregate are available for **Store Pac**.
- Accounts Receivable coverage is provided for up to \$25,000 with options to increase.
- Business Income and Extra Expense coverage is included for **Store Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation. For **Store Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- Business Income and Extra Expense from Dependent Property coverage is included for up to \$10,000, when Business Income and Extra Expense coverage applies. Higher limits are available.
- Business Personal Property Off Premises coverage is provided, including while in transit and temporarily away from the scheduled premises.
- Electronic data processing equipment, data and media are included up to the Business Personal Property Limit, subject to a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000. Higher limits are available.
- Equipment Breakdown coverage is included.
- Extended Business Income coverage is provided for up to 60 days when Business Income and Extra Expense coverage applies.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Money and Securities are included within Business Personal Property. For **Store Pac Plus**, theft of money and securities coverage is included for up to \$25,000 with options to increase.
- Money Orders and Counterfeit Paper Currency are included within Business Personal Property.
- Seasonal Increase coverage is included which automatically increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.
- Signs within 1,000 feet are included, within the Building limit when Building coverage is selected; or within the Business Personal Property limit when tenant is contractually obligated.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
Air Conditioning, Heating Supplies	75L	X01	5722
Antique Stores	7E8	X02	5932
Appliances	755	X03	5722
Aquarium Supplies and Tropical Fish	7A1	X04	5999
Army – Navy Stores	74W	X05	5399
Art Gallery or Dealer	7E6	X06	5999
Art, Pictures and Posters	7A9	X07	5999
Artist’s Supplies	76E	X08	5945
Athletic Footwear	7B5	X09	5661
Audio/Visual Equipment	7C1	X10	5731
Automobile Accessories	743	X11	5531
Bagel Shops	7A2	X12	5461
Bakeries	748	X13	5461
Balloon and Novelty Stores	7A6	X14	5947
Barber, Beauty Supplies – Retail	738	X15	5999
Beverage Stores, No Alcoholic Beverages	77H	X18	5499
Beverage Stores, Selling Beer or Wine	75D	X17	5921
Bicycle Shops	77C	X19	5941
Blanket and Bedding	7B1	X20	5719
Books, Magazines	74H	X21	5942
Brass Specialty Stores	7B6	X22	5999
Bridal Shops	73A	X38	5621
Butcher Shops	7A3	X24	5421
Cake Decorating Equipment and Supplies	73B	X25	5999
Camera, Photographic Supplies and Repair	76M	X26	5946
Candle Shops	73D	X28	5999
Candy, Nut, Confectionery	74K	X27	5441
Cards, Stationery	74B	X29	5947
Carpet, Floor Coverings	753	X30	5713
Catalog and Premium Coupon Redemption Stores	77A	N/A	5961
Ceramics and Pottery	7B2	X31	5945
Cheese Shops	7B7	X32	5451

STORE



BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
China and Crystal Stores	7C3	X33	5719
Christmas Stores	7A4	X34	5947
Clock Shop with Repair	73E	X35	5944
Clothing, Accessories: Children's and Infant's	74G	X39	5641
Clothing, Accessories: Maternity Clothing	7D3	X41	5621
Clothing, Accessories: Men's and Boy's	735	X42	5611
Clothing, Accessories: Sports Apparel and Accessories	7A7	Z24	5699
Clothing, Accessories: T-Shirt Shops	7D5	X36	5699
Clothing, Accessories: Women's and Girl's	736	X45	5621
Coffee Bars	7B3	X46	5812
Collectibles – Coins, Stamps	7E7	X47	5999
Collectibles – Sport Cards and Memorabilia	77L	X1B	5947
Computers	75G	X48	5734
Convenience Store, No Gas Pumps	75V	X49	5411
Convenience Store, Selling Gas	75B	X50	5411
Cookie Stores	7B8	X51	5461
Cosmetics, Toiletries	737	X52	5999
Crafts	76D	X54	5945
Curtains, Draperies	74C	X55	5714
Dairy Products	75P	X56	5451
Dance Supplies	74N	X57	5632
Delicatessens, No Cooking	75N	X53	5411
Delicatessens, with Cooking	773	X58	5812
Department Stores, No Cooking	76G	X59	5311
Discount Stores	77G	X60	5331
Donut Shops	7A5	X61	5461
Dry Goods Stores	7A8	X63	5949
Education and School Supplies	7B4	X64	5943
Electrical Supplies	75M	X65	5251
Electronics Stores	7B9	X66	5722
Equipment, Fixtures, Supplies for Restaurants	775	Z17	5999
Fabrics	74J	X68	5949
Flag and Banner Stores	73F	X69	5999
Florist Shops, including Artificial Flowers	747	X70	5992



BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
Frame Shops	73G	X71	5719
Fruits and Vegetables	74P	X72	5431
Furniture	75R	X73	5712
Furniture, Patio	73H	X74	5712
General Stores	7C4	X76	5399
Gift, Novelty, Souvenirs	75T	X77	5947
Glass	76A	X78	5231
Golf Equipment Stores	7C5	Z24	5941
Gourmet Coffee Shops	73J	X79	5499
Grocery Stores and Supermarkets	75C	X80	5411
Hardware	75U	X81	5251
Health Food	77J	X82	5499
Hearing Aid and Audiology Centers	761	X83	5999
Hobby Shops, Including Miniatures, Models and Trains	76J	X84	5945
Home Improvement Stores	74R	X85	5211
Ice Cream and Frozen Yogurt Shops, No Cooking	74F	X86	5451
Jewelry Fine	7E5	X87	5944
Jewelry – Imitation and Novelty	7D6	X88	5632
Juice Bars	7E1	X89	5499
Kiosks – Non-food	7E3	X90	5999
Kitchen Accessories, Including Cutlery	75J	X91	5719
Lamps, Lighting Fixtures	75F	X93	5719
Lawn, Garden Outdoor Fixtures	7C9	X94	5261
Leather Goods	77F	X95	5948
Lingerie, Hosiery	74S	X40	5632
Liquor	75Q	X97	5921
Luggage Stores	73K	X98	5948
Meat, Fish and Poultry	75A	X99	5421
Mirror and Home Decorations	7D7	Z01	5719
Monuments	73L	Z02	5999
Musical Instruments – Pianos, Organs	77N	X1D	5736
Musical Instruments – other than Pianos and Organs	765	Z03	5736

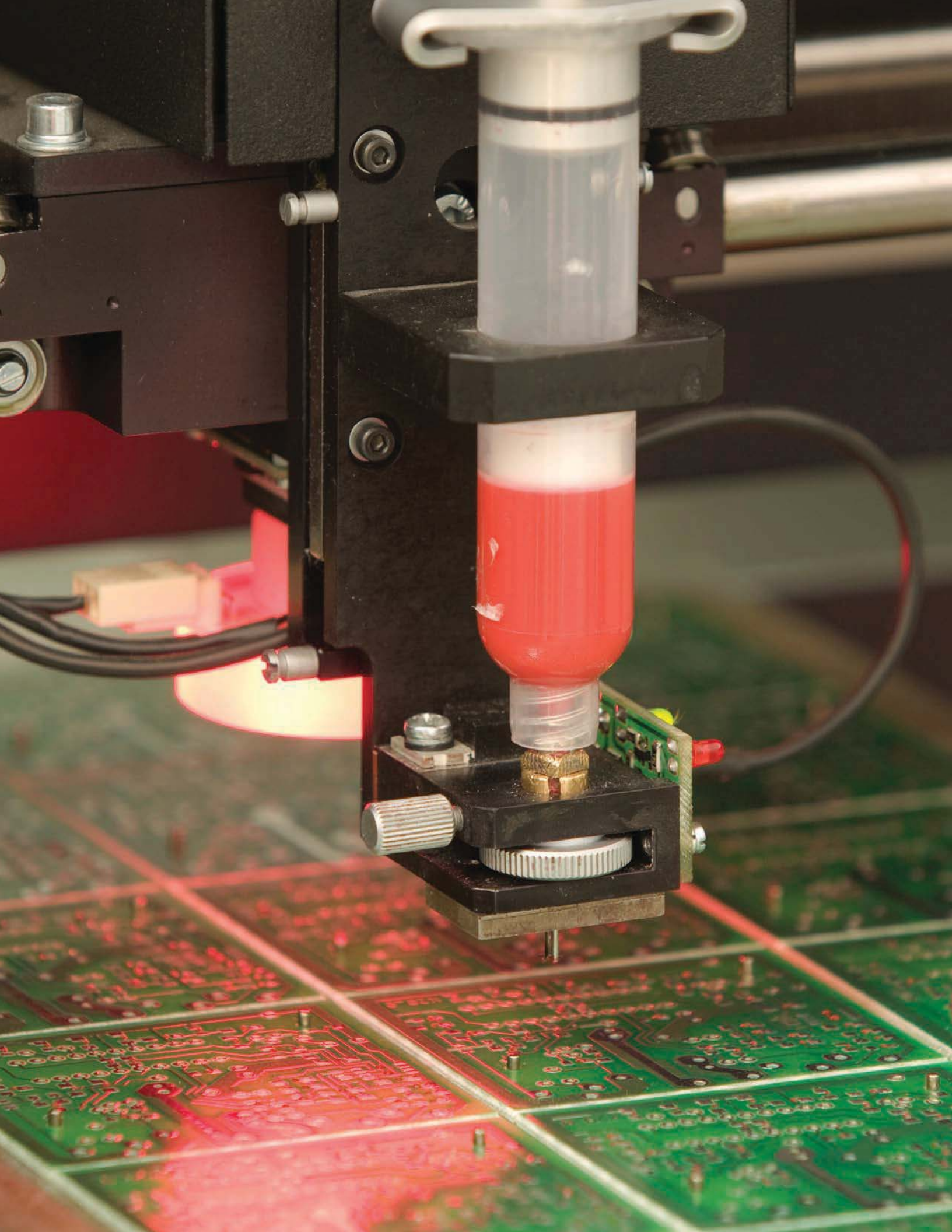
STORE



BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
Newspaper and Magazine Stands	7E2	Z05	5994
Office Furniture	75E	Z06	5712
Office Machines	77E	Z07	5044
Office Supplies	76N	Z08	5943
Optical Goods	767	Z09	5995
Paint, Wallpaper, Tile	76H	Z10	5231
Paper and Paper Products	7D2	Z11	5943
Party Supply Stores	73M	Z12	5331
Pet Store	768	Z14	5999
Photography – Portrait, Including Videotaping	76B	Z40	7221
Photography – Commercial	73P	Z39	7335
Plumbing Fixtures, Supplies	75K	Z15	5074
Records, Tapes, Compact Discs	76K	Z04	5735
Religious Articles	75W	Z16	5999
Sewing Machines	77B	Z18	5722
Ship Chandler Stores	7D8	Z19	5999
Shoes	741	Z20	5661
Sign Stores	73R	Z21	7389
Specialty Foods	74T	Z22	5499
Sporting Goods, Bait and Tackle, No Firearms or Skis	764	Z23	5941
Sunglasses Shops	77M	X1C	5949
Ticket Sales	74U	Z28	7999
Tie Shops	7C8	X43	5611
Tile Stores	73S	Z29	5713



BUSINESS DESCRIPTION	PAC CODE	PAC PLUS CODE	SIC CODE
Toys	76C	Z30	5945
Trophy Stores	73T	Z31	5999
Tuxedo Rental	74A	Z32	7299
Uniform Stores	7D9	X44	5699
Vacuum Cleaner Sales and Service without Central Installation	73U	Z34	5722
Vacuum Cleaner Sales and Service with Central Installation	73V	Z33	5722
Variety Store	76L	Z35	5331
Vending Machine Operators	N/A	X1A	5962
Video Store	76F	Z36	5735
Wig Shops	73W	Z37	5699
Yarn Shop	74E	Z38	5949



Technology Manufacturers

Travelers **Technology Manufacturers Pac Plus**SM is designed for manufacturers of electronics and instruments products.

Eligibility

- **Technology Manufacturers Pac Plus** risks will typically have up to \$7.5 million Total Insured Values (Building and Business Personal Property) at each location, with up to \$10 million Total Insured Values per account, and up to \$10 million Total Annual Sales.
- Eligible operations are businesses specifically listed in the Classification section on page 67.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your global technology or commercial accounts representative.

General product features

- Simple, fast rating in **IENet**SM.
- Business Personal Property and General Liability coverage is required.
- Risks written in **Technology Manufacturers Pac Plus** are subject to premium audit.

Underwriting guidelines

- Three years in business is preferred for all risks.
- Revenue generated by transactional websites must be less than 50 percent of total revenues.
 - Transactional websites are defined as websites that allow for the transfer of private consumer/business information in exchange for goods/services or information.
 - Websites should have system security certification.
- Business must have a comprehensive quality control program.
- Business must have adequate protective measures to detect fires and thefts. Central station fire alarms are required. Risks with sprinkler systems are preferred.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.

- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Technology Manufacturers** on **Agent HQ**SM.
- E&O coverage is not provided in Select Accounts' Technology Manufacturers segment. Technology E&O coverage is available through Travelers Global Technology Underwriting Unit when we write the **Technology Manufacturers Pac Plus** policy and when sales are greater than or equal to \$500,000. The E&O application and contact sheet are available on **Agent HQ**. Please contact your global technology underwriter if you wish to get a quotation at 888.832.9777.

Consult your underwriter

- New ventures.
- Operations in frame buildings.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider **OMN**SM

- For monoline Property or General Liability coverage.
- When there is no existing **Technology Manufacturers Pac Plus** classification that properly describes the operations, and the business satisfies all other underwriting guidelines.

TECHNOLOGY MANUFACTURERS

Property special coverages*

- Brands and Labels coverage is provided for up to \$25,000.
- Business Personal Property Off Premises coverage is included within Business Personal Property limits for property (other than stock) while temporarily away from premises or in transit.
- Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- Business Income and Extra Expense from Dependent Property coverage is included for up to \$10,000, when Business Income and Extra Expense coverage applies. Higher limits are available.
- Denial of Service Attack – Time Element coverage is included up to \$25,000 when Business Income and Extra Expense coverage applies. It provides coverage for loss of Business Income and Extra Expense due to the necessary suspension of electronic commerce computer operations caused by a denial of service attack.
- Electronic data processing equipment, data and media is included up to the Business Personal Property Limit, subject to a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverages are both included for up to \$25,000. Higher limits are available.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage. Higher limits are available.
- Extended Business Income coverage is provided for up to 60 days when Business Income and Extra Expense coverage applies.
- Manufacturer’s Consequential Loss coverage is included for up to \$25,000.
- Money and Securities are included within Business Personal Property. Theft of money and securities coverage is included up to \$25,000. Higher limits are available.
- Sales Representative’s Samples coverage is included with limits up to \$25,000.
- Seasonal Increase coverage is included, which automatically increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.
- Selling Price Valuation on finished stock is available.
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the Building Personal Property limit when tenant is contractually obligated.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.
- Theft of patterns, dies, molds and forms coverage is included for up to \$50,000.
- Transportation Special Form is available to cover stock in transit. A \$500 deductible applies.

General liability special coverages*

- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Medical Payments coverage up to \$10,000.
- Manufacturers/Wholesalers **XTEND Endorsement**[®] is automatically provided. It provides 18 extensions of coverage including:
 - Blanket Broad Form Vendors.
 - Limited worldwide products liability coverage on an indemnity basis.

*Limits displayed are on a per-occurrence basis unless otherwise specified. “Occurrence” may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

POPULAR OPTIONS FOR TECHNOLOGY MANUFACTURERS

Technology Manufacturers Endorsement is available. It modifies 26 property coverages, including:

BUSINESS INCOME AND EXTRA EXPENSE FROM DEPENDENT PROPERTY	is increased to \$25,000 and extended to include premises located worldwide
CONTRACT PENALTY CLAUSE	is added for up to \$10,000
UNAUTHORIZED BUSINESS CARD USE	\$5,000
ELECTRONIC DATA PROCESSING EQUIPMENT, DATA AND MEDIA	while in transit or at a premise other than the described premise is increased to \$50,000
ELECTRONIC VANDALISM	is increased to \$50,000
IDENTITY FRAUD EXPENSE	\$15,000 Annual Aggregate Limit
UTILITY SERVICES	Direct Damage is added for up to \$2,500
UTILITY SERVICES	Time Element is added for up to \$10,000





BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE	
Computer Peripherals			
Computer Peripheral Equipment Mfg	Q12	3577	
Computer Storage Device Mfg	Q10	3572	
Computer Terminal Mfg	Q11	3575	
Consumer Electronics			
Household Audio and Video Equipment Mfg	Q16	3651	
Electronic Components – Passive			
Electron Tube Mfg	QQ1	3671	
Electronic Capacitor Mfg	QQ3	3675	
Electronic Coils and other Inductors Mfg	QQ5	3677	
Electronic Component Mfg	Low	QQ8	3679
	Med	QQ7	3679
	High	QQ9	3679
Electronic Connector Mfg	QQ6	3678	
Electronic Resistor Mfg	QQ4	3676	
Printed Circuit Board Assembly or Stuffing	QQ2	3672	
Industrial Measurement and Display Products			
Industrial Measurement and Display Product Mfg	Q22	3823	
Instruments and Devices Used for Measuring			
Instruments for Measuring and Testing Electricity and Electrical Signals	Low	Q28	3825
	Med	Q27	3825
	High	Q29	3825
Measuring and Controlling Device Mfg	Low	Q31	3829
	Med	Q30	3829
	High	Q32	3829
Scale and Balance Mfg	Q25	3596	
Totalizing Fluid Meters and Counting Device Mfg	Q26	3824	

BUSINESS DESCRIPTION**PAC PLUS CODE SIC CODE****Laboratory Equipment, Instruments and Devices**

Laboratory Analytical Instrument Mfg	Q24	3826
Laboratory Apparatus and Furniture Mfg	Q23	3821

Magnetic and Optical Recording Media

Blank CD, Tape and Record Mfg	Q13	3695
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Office Equipment

Calculating and Accounting Machine Mfg	Q17	3578
Office Machine Mfg	Q18	3579

Photographic Equipment, Optical Instruments and Supplies

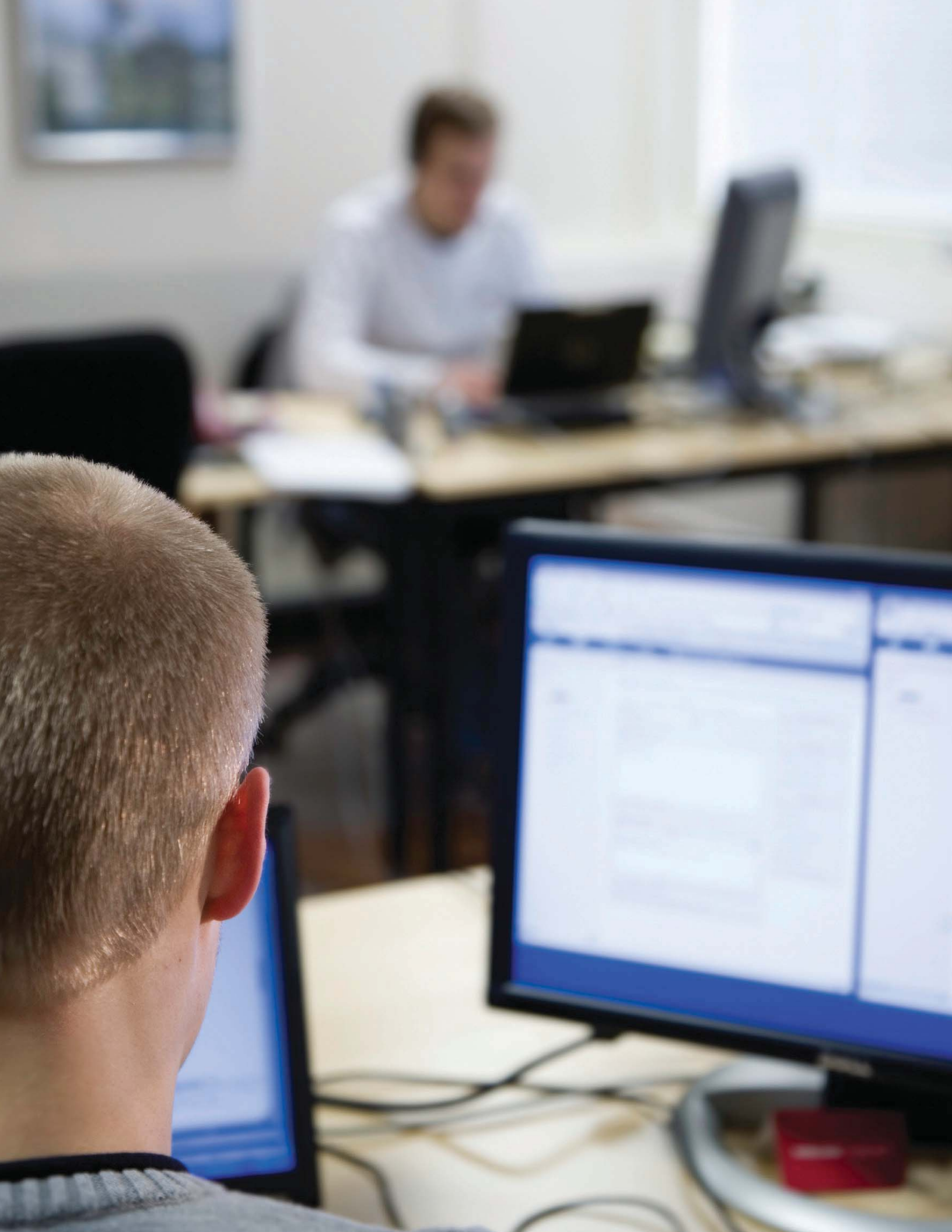
Optical Instruments and Lens Mfg	Q21	3827
Photographic Equipment and Supply Mfg	Q20	3861

Telecommunication and Broadcast Equipment

Radio, Television Broadcasting and Communications Equipment Mfg	Q15	3663
Telephone and Telegraph Equipment Mfg	Q14	3661

Timekeeping Equipment

Watch, Clock and Clockwork Device Mfg	Q19	3873
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Technology Office

Travelers **Technology Office Pac**SM and **Technology Office Pac Plus**SM are designed for technology firms providing information technology consultation and a variety of technology services for their clientele.

Eligibility

- Up to \$15 million Total Insured Values per location, with up to \$50 million Total Insured Values per account, and up to 15 locations.
- Up to \$15 million in Total Annual Sales per account.
- Eligible operations are businesses specifically listed in the Classification section on page.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your global technology representative.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Technology Office** on **Agent HQ**SM.

General product features

- Simple, fast rating in **IENet**SM with integrated **Master Pac**SM or **Pac Plus**SM product selection.
- Business Personal Property and General Liability coverage is required.
- Risks written in **Technology Office Pac** are not subject to premium audit.
- Risks written in **Technology Office Pac Plus** are subject to premium audit.

Underwriting guidelines

- Two years, experience is preferred. New ventures may be considered for those businesses in which professional/technical degrees or designations are required.
- Daily backups should be performed and stored at an off-site location. Contingency plans should be in place for replacing equipment and relocation to facilities with appropriate services such as Internet connectivity and network wiring.
- Business must have adequate protective measures to detect fires and thefts.
- Central station fire alarms are preferred.
- Risks with sprinkler systems as well as appropriate protection for large electronic data processing systems are preferred.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.

Consult your underwriter

- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile
- Workers compensation

Consider **OMNI**SM

- For monoline Property or General Liability coverage.
- When there is no **Pac** or **Pac Plus** that properly describes the insured's operations and the insured satisfies all other underwriting guidelines.

TECHNOLOGY OFFICE

Property special coverages*

- Accounts Receivable coverage is provided for up to \$275,000 with options to increase.
- Business Income and Extra Expense coverage is included for **Technology Office Pac**. Coverage applies on an Actual Loss Sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.
- For **Technology Office Pac Plus**, Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- Business Income highlights:
 - 24-hour waiting period (minimum) applies
 - At client or virtual premises up to \$25,000 each occurrence
 - Up to 90 Days Extended Business Income
- Business Personal Property Off Premises coverage is provided, including while in transit and temporarily away from the scheduled premises.
- Business Personal Property at client or virtual premises up to \$25,000 each occurrence.
- Computer Fraud up to \$10,000.
- Denial of Service Attack – Time Element coverage is included for up to \$25,000 when Business Income and Extra Expense coverage applies. It provides coverage for loss of Business Income and Extra Expense due to the necessary suspension of electronic commerce computer operations caused by a denial of service attack.
- Electronic Data Processing equipment, data and media is included up to the Business Personal Property Limit. This coverage includes electronic vandalism for \$50,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverages are both included for up to \$25,000. Higher limits are available.
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage. Higher limits are available.

- Extended Business Income coverage is provided for up to 90 days when Business Income and Extra Expense coverage applies.
- Fine Arts coverage is included for \$25,000. Higher limits are available. Coverage applies anywhere in the coverage territory.
- Money and Securities are included within Business Personal Property.
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the Building Personal Property limit when tenant is contractually obligated.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.
- Unauthorized Business Card Use – coverage for loss of money or charges or costs up to \$5,000.
- Valuable Papers and Records coverage is provided for up to \$125,000 with options to increase. Coverage includes the cost to research, replace or restore lost information.

General liability special coverages*

- General Liability Limits of \$2 million per occurrence/\$4 million aggregate are available for **Technology Office Pac**.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- **Technology XTEND Endorsement**[®] is automatically provided. It provides 15 extensions of coverage, including:
 - Broadened Named Insured.
 - Blanket Additional Insured – Managers or Lessors of Premises or Leased Equipment.

CyberFirst Essentials[®]

A suite of coverages are available for Technology Office accounts:

- Technology Errors & Omissions (E&O) with limits up to \$5 million.
- Information Security Liability with combined limits up to \$5 million.
- 1st Party endorsements such as Crisis Management and Technology Breach Essentials with limits up to \$250,000.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

POPULAR OPTIONS FOR TECHNOLOGY OFFICE

Additional Coverage Features for Technology Office – dependent upon type of Business Income provided.

Business Income and Extra Expense Actual Loss Sustained MP T9 97 – enhances coverages in over 30 key areas, including:

- Business Income and Extra Expense – Dependent Properties limit is increased to \$25,000
- Contract Penalties – \$10,000 Annual Aggregate
- Sales Representative's Samples is added up for to \$25,000
- Utility Services Direct Damage – Water and Power and Communication is added for up to \$25,000 (Overhead Transmission Lines – Not Covered)
- Utility Services Time Element at Client or Virtual Office Premises – Water and Power and Communication (Overhead Transmission Lines – Not Covered) is added for up to \$25,000

Business Income and Extra Expense Dollar Limit MP T9 98 – enhances coverages in over 30 key areas, including:

- Business Income and Extra Expense – Property in Transit is added for up to \$25,000
- Business Income and Extra Expense – Dependent Properties limit is increased to \$50,000 – Coverage Territory is Worldwide
- Contract Penalties - \$25,000 Annual Aggregate
- Utility Services Direct Damage – Water and Power and Communication (Overhead Transmission Lines – Not Covered) is added for up to \$25,000. Sales Representative's samples are added for up to \$25,000
- Utility Services Time Element at Client or Virtual Office Premises – Water and Power and Communication is added for up to \$25,000 (Overhead Transmission Lines – Not Covered)

BUSINESS DESCRIPTION

PREDOMINANT NAICS

PRIMARY SIC CODE

BUSINESS DESCRIPTION	PREDOMINANT NAICS	PRIMARY SIC CODE
Data Processing or Business Process Outsourcing	518210	7374
Information Technology Consultants	541519	7379
Information Technology Facilities Management	541513	7376
Information Technology Schools	611420	8243
Information Search, Retrieval and Indexing Services	519130	7379
ISP - Internet Service Providers*	517919	7375
Software Development or Software Programming Services	541511	7371
System Integrators, Value Added Resellers, or Computer Installation/ Service / Repair	811212	7373
Telecommunication and Internet Services*	517911	4813
Website Design, Web Hosting, Web Services, Including ASPs	541511	7379

*available for **Technology Office Pac PlusSM** only



Wholesalers

Travelers **Wholesalers Pac Plus**SM is designed for distributors of various types of durable and non-durable domestic goods.

Eligibility

- **Wholesalers Pac Plus** risks will typically have up to \$15 million Total Insured Values (Building and Business Personal Property) at each location; up to \$25 million Total Insured Values per account; and up to \$15 million Total Annual Sales.
- Up to \$15 million in Total Annual Sales per account.
- Eligible operations are businesses specifically listed in the Classification section on page 76.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.
- Businesses must have adequate protective measures to detect fires and thefts. Central station fire alarms are required.
- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Wholesalers** on **Agent HQ**SM.

General product features

- Simple, fast rating in **IENet**SM.
- Business Personal Property and General Liability coverage is required.
- **Wholesalers Pac Plus** is subject to premium audit.

Underwriting guidelines

- Three years in business is preferred.
- Revenue generated by transactional websites must be less than 50 percent of the total revenues.
 - Transactional websites are defined as websites that allow for the transfer of private consumer/business information in exchange for goods/services or information.
 - Websites should have system security certification.
- Total receipts for the following types of services should not exceed 25 percent of total sales: assembly of products for customers; installation work; leasing; rentals; repackaging, re-labeling, assembly or alteration of products; repair work; and service work.
- The combustible material storage area may not exceed 25 percent of the total area. Combustible storage not only includes the product that is being sold, but also, and more commonly, the packaging material of the product, such as plastic wrap, cardboard boxes, wood crates, plastic or Styrofoam packaging material.

Consult your underwriter

- New ventures.
- Importers.
- Workers Compensation coverage availability.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile

Consider **OMNI**SM

- For monoline Property or General Liability coverage.
- When there is no existing **Wholesalers Pac Plus** classification that properly describes the operations, and the business satisfies all other underwriting guidelines.

WHOLESALEERS

Special coverages*

- Blanket Broad Form Vendors coverage is available.
- Brands and Labels coverage is provided for up to \$25,000.
- Business Personal Property Off Premises coverage is included within Business Personal Property limits for property (including stock) while temporarily away from described premises or at a fair, trade show or exhibition. Business Personal Property Off Premises also includes coverage for property (other than stock) while in transit.
- Business Income and Extra Expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- Business Income and Extra Expense from Dependent Property coverage is included for up to \$10,000, when Business Income and Extra Expense coverage applies (higher limits are available).
- Electronic data processing equipment, data and media is included up to the Business Personal Property Limit, subject to a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000 (higher limits are available).
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (higher limits available).
- Extended Business Income coverage is provided for up to 60 days when Business Income and Extra Expense coverage applies.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Limited worldwide products liability coverage on an indemnity basis is available.
- Medical Payments coverage up to \$10,000 is available.
- Money and Securities are included within Business Personal Property. Theft of money and securities coverage is included up to \$25,000 with options to increase.
- Sales Representative's Samples coverage is included with limits up to \$25,000.
- Seasonal Increase coverage is included, which automatically increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.
- Selling Price Valuation on finished stock is available.
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the BPP limit when tenant is contractually obligated.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.
- Transportation Special Form is available to cover stock in transit. A \$500 deductible applies.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

The following is a sampling of products within each *Pac Plus* code. This is not an exhaustive list.

BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
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Durable A Goods – Low

Cameras, Equipment and Supplies	W02	5043
Communication Equipment, Except Household	W02	5065
Computers and Computer Peripheral Equipment and Software	W02	5045
Electrical Appliances, Household	W02	5064
Ophthalmic Goods	W02	5048
Resistors, Electronic	W02	5065

Durable A Goods – Medium

China	W03	5023
Dry-cleaning Plant and Laundry Equipment and Supplies	W03	5087
Home Furnishings	W03	5023
Luggage	W03	5099
Musical Instruments	W03	5099
Shoe Repair Materials	W03	5087
Signs, Except Electric	W03	5099

Durable A Goods – High

Analytical Instruments (Photometers, Spectrographs)	W04	5049
Architect, Drafting and Engineer, Equipment and Supplies	W04	5049
Laboratory Equipment, Except Medical or Dental	W04	5049
Refrigeration Equipment and Supplies	W04	5078



BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
Durable B Goods – Low		
Electrical Apparatus and Equipment, Wiring Supplies, and Construction Materials	W08	5063
Office Equipment	W08	5044
Durable B Goods – Medium		
Batteries	W09	5063
Circuit Breakers	W09	5063
Durable B Goods – High		
Air-Conditioning Equipment and Supplies	W10	5075
Automotive Supplies	W10	5013
Humidifiers and Dehumidifiers, Except Portable	W10	5075
Durable C Goods – Low		
Keys	W11	5072
Durable C Goods – Medium		
Cutlery	W12	5072
Fasteners	W12	5072
Hardware	W12	5072
Staples	W12	5072
Durable C Goods – High		
Brick, Stone, and Related Construction Materials	W13	5032
Plumbing and Heating Equipment and Supplies	W13	5074
Sporting and Recreational Goods and Supplies	W13	5072
Non-Durable A Goods – Low		
Bags, Boxes, Paper and Disposable Plastics	W05	5113
Books, Periodicals, and Newspapers	W05	5192
Pens and Pencils	W05	5112

BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
Non-Durable A Goods – Medium		
Artist Materials	W06	5199
Candles	W06	5199
Hair Accessories	W06	5131
Jewelry Boxes	W06	5199
Pet Supplies, Except Pet Food	W06	5199
Piece Goods, Notions, and Other Dry Goods	W06	5131
Non-Durable A Goods – High		
Footwear	W07	5139
Non-Durable B Goods – Low		
Beer and Ale	W14	5181
Confectionery	W14	5145
Dairy Products, Except Dried or Canned	W14	5143
Fresh Fruits and Vegetables	W14	5148
Non-Durable B Goods – Medium		
Groceries and Related Products	W15	5149
Poultry and Poultry Products	W15	5144
Non-Durable B Goods – High		
Men's and Boy's Clothing and Furnishings	W16	5136
Women's, Children's, and Infant's Clothing and Accessories	W16	5137
Toys and Hobby Goods and Supplies	W16	5092
Manufacturers Representatives		
Business must not take possession of or title for goods sold	AA1	



Travelers **OMNI** product is designed for those businesses that satisfy our underwriting guidelines, but do not align with a **Master PacSM** or **Pac PlusSM** classification.

Eligibility

- Businesses satisfying the eligibility criteria for **Master Pac** or **Pac Plus** but for which there is no suitable classification in **Master Pac** or **Pac Plus**.
- Monoline Property or monoline General Liability coverage.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.

General product features

- The flexibility to allow coverage to be written on either a monoline or package basis.
- Provides the ability to tailor coverage based on individual risk needs.
- Applies Classifications and Rating rules commonly used in the insurance industry.
- General Liability coverage may be subject to premium audit.

Underwriting guidelines

- Three years in business is preferred.
- A completed Association for Cooperative Operations Research (ACORD) application is required.
- Risk control may be required.
- Additional class, coverage and risk-specific underwriting criteria will apply.

Consult your underwriter

- New ventures.
- For Auto, Umbrella and Workers Compensation coverage availability.
- For local exceptions and restrictions.

Special coverages for OMNI property*

- When Building coverage is selected, it includes fixtures; permanently attached machinery and equipment; lobby and hallway furnishings; lawn maintenance and snow removal equipment.
- When Business Personal Property is selected, it includes furniture, stock, tenants' improvements and betterments and leased personal property. Business Personal Property Coverage extends to:
 - Covered Property in transit up to \$10,000.
 - Newly Acquired Business Personal Property up to \$250,000.
 - Property Off Premises (except in transit) up to \$25,000.
 - Theft Damage to Rented Property.
 - Valuable Papers and Records – Cost of Research up to \$10,000.
- Business Income and Extra Expense coverage is optional. It can be provided on an Actual Loss Sustained basis up to the requested dollar limit. Actual Loss Sustained up to 50 percent of the annual sales may be available.
- Coinsurance optional.
- Valuation options for replacement cost, actual cash value, functional replacement and agreed value.

Special coverages for OMNI liability*

- Medical Payments coverage up to \$5,000 applies.
- Personal Injury coverage for liability assumed in a contract is available.
- Liability for Damage to Premises Rented to You is covered for up to \$100,000.

* Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.



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