TRAVELERS

SELECT ACCOUNTS

APPETITE GUIDE ▸

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Rising to meet the needs of a changing age

Small business owners are on the front lines of a rapidly evolving economy and face unprecedented change: bold new technologies, disruptive competition and a savvier, more informed clientele. But to their credit, they are undaunted.

They treat every challenge as an opportunity to thrive – not just survive. They are entrepreneurial, ambitious and optimistic to the core; it's our job to make sure nothing stands in their way. That's why choosing the right insurance has never been more important for them – or for you.

You're dedicated to evolving with your small business customers and are committed to delivering the right protection to keep their businesses growing. We are too. And we back it up.

Travelers Select Accounts understands how important it is to build coverage solutions that are "just right" for your clients. It starts with understanding the challenges, risks and nuances that differentiate one small business owner from another, and then having the right answers and solutions to respond.

A broad, consistent appetite

Your ability to grow your book is tied to the breadth of business you can write. That's why Select Accounts continues to offer one of the broadest appetites in the business. It's an advantage we can all appreciate, and it's not going anywhere.

Quote with confidence

We've re-imagined how we present our risk appetite so you can quote with confidence. We know that when we're clear and concise, you're more efficient and productive. Now, more than ever, Travelers is providing the tools you need to help impress, inform and guide your clients' insurance choice.

Here's how:

- One of the broadest appetites in the market – clearly defined as 16 industry segments.
- At-a-glance industry-specific appetite and eligibility guidance.
- "Most wanted" core and optional coverages to help you deliver a total account solution.
- Intuitive icons, simple definitions and plain-spoken language make it easier for you to understand the quoting experience.

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Committed to your prosperity

We're driven to help you deliver the strongest, most competitive product and service solutions for your customers. Our new appetite guide is just one of many enhancements designed to make you more successful. Other enhancements include competitive pricing to help you win more business, platform enhancements to make quoting a "breeze" and new product solutions to give you best-in-class advantages over your competition.

And, as always, every policy we deliver is backed by the strength of Travelers, and our more than 160 years of experience writing businesses that are the backbone of our country. Just ask any of the nearly one million small businesses we write today.

Financial strength

With 30,000 employees, an A.M. Best rating of A++* and $102 billion in assets, you can count on us to be there when you need us.

Value beyond the policy

It starts with superior coverage at an affordable price, but it doesn't stop there. Access to exclusive risk management and industry-leading claim services backs up every policy we write. And while many customers may never experience a claim, you can be confident that Travelers' best-in-business support will be there to help those who do.

Local experience and expertise

Seasoned industry experts, underwriters, forensic investigators and claim professionals are always nearby. They have the local knowledge, connections and resources to quickly and effectively respond to your customers' needs.

*A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are as of July 22, 2016, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.

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Simple. Straightforward. Easy to use.

The Select Accounts Appetite Guide was developed with our agents in mind. It's easy to navigate to the information you need – when you need it. Here, we explain exactly how easy it is.

This guide is organized into chapters by industry, and provides specific underwriting and eligibility guidance. We strive to provide just the right amount of information to help you quote with confidence. This includes basic eligibility criteria, simple icons to depict class appetite by line of business and a few tips to help with proper classification.

To the left, you will always see the navigation window, which includes a listing of all 16 industry segments we write. This means no matter what industry you're interested in, from Commercial Real Estate and Residential Property to Wholesalers and Distributors, you're never more than one quick click away from getting the appetite guidance you need.

Plus, we make it easy to print or share the Appetite Guide – in its entirety or just by industry.

For example, at the top right of this page you'll see an icon for "Print this guide." Click it and it will print the full guide for you to keep as a handy reference. Click on the "Email this guide" next to it and you can share the entire guide with someone else who can benefit from it.

As you select from the list of industries in the navigation window, you have even more information and flexibility at your fingertips.

On industry chapter pages, at the top right, you'll find icons for "Print this section" and "Email this section," enabling you to print and share specific industry information.

Whether you want to print a section or the whole guide, please choose the Print buttons included in the upper right corner to optimize printing.

Within each industry segment, you'll see two tabs at the top of the page.

Click on Eligibility to see:

1. Brief description of what's included in each industry segment.
2. Maximum account size – to help you understand if an account is just the right size for Select Accounts.
3. Risk characteristics – a high-level view of eligibility.
4. A few reminders – industry-level guidance to help you understand what isn't eligible (of course, more detail is always available in the Underwriting Guide).
5. Most-wanted coverage options – a partial listing of coverage features to consider when you quote an account.

Click on Appetite to see:

A listing of business types within each industry segment, paired with simple and intuitive icons to help you understand the type of quote experience you're likely to have for each line of business:

- ***Master Pac***[SM] or Package (BOP/PKG)
- Commercial Auto (COMM AUTO)
- Workers Compensation (WC)
- Umbrella (UMB)
- Professional Liability (E&O/D&O) – where appropriate

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What our Select Accounts Appetite Guide symbols mean

We use simple icons to explain our appetite for each type of business. A quick glance should be all it takes to help you understand the business we write and the level of involvement you can expect from our underwriters. And we provide tips along the way to help you classify each account accurately.

Select Accounts Risk Appetite

JUST RIGHT
Select Accounts is ready to write this business! In most cases, agents can quote, bind and issue these accounts quickly and efficiently via Travelers***Express***® – our online rating system. While some risk attributes – such as exposure base, coastal location or construction type – may trigger a referral, know that your underwriter is eager to help you get this business into the "win" column.

DEFINITELY MAYBE
Select Accounts wants to write this business too. But these accounts tend to have more complex risk characteristics, so we need to understand the account a little better. A quick conversation with an underwriter may be all it takes to deliver a positive outcome for the client.

IT'S NOT YOU; IT'S US
Of course, we appreciate every business owner's interest in Travelers, but Select Accounts is not a market for this type of risk. Before you look elsewhere, consider that another Travelers division might be a great fit for this business.

Travelers Professional Liability/E&O/D&O coverage

For clients in some industries, Professional Liability/E&O/D&O coverage is key. In those cases, you'll see an additional "E&O/D&O" column. Here, we use two simple icons to let you know whether this coverage is available through Select Accounts or our Bond & Specialty Insurance division at Travelers.

✓ COVERAGE IS AVAILABLE WITH *MASTER PAC*
Simple. Coverage for professional services is either automatically included in ***Master Pac*** or can be added for a nominal fee. No extra application or policy required.

+ Professional Liability/E&O/D&O is offered through Travelers' Bond & Specialty Insurance division.

Ready to write

That's it! You have everything you need to understand, use and leverage this guide to quote more business with Travelers Select Accounts. And remember, you can always **reach out to your dedicated Travelers representative for any questions you might have about Select Accounts eligibility.**

Let's get started. Together.

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Commercial Real Estate and Residential Property

Owners of commercial and residential buildings renting or leasing space to individuals, or other commercial businesses, such as apartments, residential and commercial condominium associations; office, mercantile, or mixed-use buildings; and shopping centers.

Additionally, targeted operations include hotels with guest room access thru interior hallways and those catering to business travelers.

Maximum account size

Total Insured Values (Per Account/Per Building):

- Apartments and Residential Condos – $75M/$10M
- Commercial Real Estate – $50M/$15M
- Hotels – $25M/$10M

 # Vehicles: 25 Power Units

Risk characteristics

- New property owners (excluding condominiums) should have three years' experience in the industry.
- Named insured must not include property manager or developer.
- Rental of residential condominium units may not exceed 20% of total units.
- Minimum occupancy rate of 80% – with the exception of hotels.
- Residential buildings must not allow BBQ grills on balconies or patios within 10 feet of the building.
- All buildings must meet NFPA life safety requirements.
- Swimming pools meet the following requirements:
  - Fenced with self-locking gates
  - No diving boards or slides
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Tenant occupants must generally be eligible for ***Master Pac***.
- Seasonal occupancy, resorts or time-share properties are not eligible.
- No dwellings, college housing, senior/assisted living or nursing homes.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Building Owners Endorsement Bundles Ordinance or Law coverages at a set limit and offers higher limits for key coverages.

Combined Ordinance or Law Covers undamaged portion of building (Coverage A) when at least 10% of building value is covered for demolition or increased cost of construction.

Sewer and Drain Backup Covers loss or damage to covered property from water or sewage backup, or overflows; extends BIEE coverage, when selected; includes sump overflow.

Condominium D&O Covers defense costs and compensatory damages resulting from the "wrongful acts" of Directors and Officers – available for Condos and Apartment Cooperatives only.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Building Glass Automatically included with ***Master Pac***.

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Commercial Real Estate and Residential Property

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
APARTMENTS						
Apartments	▶	⏸	⏸	▶		
Cooperatives	▶	⏸	⏸	▶	✓	
Dwellings (1–4 family)	■	⏸	■	■		
COMMERCIAL REAL ESTATE						
Commercial Condominium – Manufacturing, Contracting, Wholesaling or Processing	⏸	▶	⏸	⏸	✓	No frame buildings if tenant occupancy is manufacturing or processing; no residential occupancies permitted.
Commercial Condominium – Office	▶	▶	⏸	▶	✓	
Commercial Condominium – Restaurant or Dining	⏸	▶	⏸	⏸	✓	
Commercial Condominium – Retail	▶	▶	⏸	▶	✓	
Commercial Condominium – Shopping Center	▶	▶	⏸	▶	✓	
Lessors Risk Only – Garages and Gas Stations	⏸	▶	⏸	⏸		No truck stops or residential occupancies permitted.
Lessors Risk Only – Manufacturing, Processing, Contracting or Wholesaling	⏸	▶	⏸	⏸		No frame buildings if tenant occupancy is manufacturing or processing; no residential occupancies permitted.
Lessors Risk Only – Office	▶	▶	⏸	▶		Max of 4 apartment units in building.
Lessors Risk Only – Religious	⏸	▶	⏸	⏸		
Lessors Risk Only – Restaurant or Dining	⏸	▶	⏸	⏸		No residential occupancies permitted.
Lessors Risk Only – Retail If 5 or more retail occupancies, see Lessors Risk Only – Shopping Center classification.	▶	▶	⏸	▶		

▶ JUST RIGHT ⏸ DEFINITELY MAYBE ■ IT'S NOT YOU; IT'S US ✓ E&O AVAILABLE WITH ***MASTER PAC*** + E&O PROVIDED BY BOND & SPECIALTY INSURANCE

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Commercial Real Estate and Residential Property (continued)

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Lessors Risk Only – Retail with Apartment	▶	❚❚	❚❚	▶		No restaurant occupancies; max of 4 apartment units in building; building should be less than 50 years old.
Lessors Risk Only – Shopping Center	▶	▶	❚❚	▶		
Lessors Risk Only – Theaters, Halls and Auditoriums	❚❚	▶	❚❚	❚❚		
Residential and Commercial Mixed-Use Condominiums	▶	❚❚	❚❚	▶	✓	No restaurant occupancies; building should be less than 50 years old.
HOTELS						
Hotels	❚❚	❚❚	❚❚	❚❚		Hotels are not eligible for a ***Master Pac*** BOP; Commercial Package Policy is available.
RESIDENTIAL CONDOMINIUMS						
Residential Condominiums	▶	❚❚	❚❚	▶	✓	

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Contractors

Target businesses include specialty trade contractors, such as interior carpenters, carpet and flooring installers, electricians, HVAC technicians, landscapers, painters, plumbers and more. Operations include new work, remodeling, maintenance and repairs.

Maximum account size

Total Insured Values:

- $10M per account
- $5M per location

Payroll: $750,000 annually

 # Vehicles: 25 Power Units

Risk characteristics

- Three years in business under same ownership.
- Trade licensing/certification in good standing.
- Continuous insurance; no prior cancellations.
- Subcontracted work:
  - Up to 25% of revenue is acceptable
  - Must generally be eligible for ***Master Pac***

A few reminders

- Some states have restricted appetite for residential construction work.
- Work in amusement facilities, hospitals, industrial plants or on industrial processing equipment is not eligible.
- Remediation or removal of hazardous substances (lead, asbestos, etc.) is not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Business Personal Property (BPP) Off-premises BPP coverage extends to tools, equipment, building materials and supplies at installation sites, in transit or temporarily off premises (up to $25K).

Contractors Equipment Optionally available for scheduled and unscheduled equipment, on and off premises.

Additional Insured Optional endorsement available; primary and non-contributory for the additional insured if required by written contract.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Employee Dishonesty $25K automatically included with ***Master Pac*** (higher limits available); coverage can be extended to theft of client's property for those who work at client sites.

Business Income and Extra Expense (BIEE) Coverage applies on an Actual Loss Sustained (ALS) basis for up to 12 months; also available on a policy or location basis for any dollar limit without a 12-month limitation.

Accounts Receivable $25K automatically included with ***Master Pac***; higher limits available.

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Air Conditioning For HVAC contractors, see Heating – Combined HVAC classification.	▶	▶	▶	▶		
Awning Installation	▶	▶	❚❚	▶		No tent installation or sales.
Carpenters – Carpentry 1 and 2 Family Dwellings	■	▶	■	■		
Carpenters – Interior Carpentry	❚❚	▶	❚❚	❚❚		No work affecting structural integrity.
Carpet and Floor Covering Installation For interior brick, stone, tile or marble flooring, see Tile and Stone Work – Interior classification.	▶	▶	▶	▶		
Communication Equipment – Cable and Satellite Installation	▶	▶	▶	▶		No alarm system installation or monitoring; no work on towers or exterior lines.
Concrete Construction Includes foundations, footing, flatwork and work that affects structural integrity of buildings.	❚❚	❚❚	❚❚	❚❚		No batch plants, distribution, guniting, structural casting, exterior finishing systems (EIFS or DEFS), roads or bridges.
Counter Top Installation For counter top fabrication without installation, see Other Manufacturing – Wood Products classification under Manufacturers Industry.	▶	▶	▶	▶		
Door, Window and Assembled Millwork For siding work, see Siding, Gutter and Downspout Installation classification.	❚❚	▶	❚❚	❚❚		No fire door or overhead garage door installation.
Driveways, Sidewalks and Parking Areas	▶	▶	▶	▶		No batch plants, distribution, roads or bridges.
Drywall	■	▶	■	■		
Electricians – Electrical Wiring Within Buildings	▶	▶	▶	▶		No alarm system installation or monitoring; no work on towers or exterior lines.
Electricians – Electrical, Household Appliance and Equipment Installation, Service and Repair Includes household appliances and equipment, office machinery and electrical fixtures.	▶	▶	▶	▶		No alarm system installation or monitoring.

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Excavators – Excavation Contemplates residential and light commercial excavation only.	⏸	⏸	⏸	⏸		
Fence Dealers and Installation	▶	▶	⏸	▶		No electrical or barbed-wire/razor fence installation; no guardrail or other roadway protective barrier installation.
Furniture and Fixture Installation – Commercial For cabinet installation, see Carpenters – Interior Carpentry classification.	▶	▶	▶	▶		
General Contractor	■	▶	■	■		
Glaziers For auto glass, see Automobile Glass Installation classification under Garages Industry.	⏸	▶	⏸	⏸		
Grading of Land and Site Preparation Residential and light commercial site preparation only.	⏸	⏸	⏸	⏸		
Handyman Services	■	▶	■	■		
Heating – Combined HVAC	▶	▶	▶	▶		No installation of wood, propane/gas, pellet, corn or coal stoves.
House Furnishings Installation Includes installation of window treatments.	▶	▶	▶	▶		
Iron Works – Decorative or Artistic	⏸	▶	⏸	⏸		No balconies, handrails, fire escapes or staircases; no structural, protective or barrier work.
Irrigation or Drainage Systems	▶	▶	⏸	▶		No agriculture, golf course or sporting ground irrigation or drainage.
Landscapers – Landscape Gardening If excavation exceeds 10% of revenue, see Excavators – Excavation classification. Power Washing is separately classified.	▶	▶	▶	▶		Herbicide/pesticide applications should not exceed 25% of revenue; no tree service, surgery or removal; no work on golf courses or sporting grounds.
Lawn and Garden Sprinkler Installation	▶	▶	▶	▶		Herbicide/pesticide applications should not exceed 25% of revenue; no work on golf courses or sporting grounds.
Masonry For work affecting structural integrity of building, see Concrete Construction classification.	⏸	▶	⏸	⏸		No exterior finishing systems (EIFS or DEFS).

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Monument Engraving and Installation	▶	▶	⏸	▶		
Painters – Exterior Painting Power Washing is separately classified.	⏸	▶	⏸	⏸		No painting of oil or gas tanks, ship hulls, steel structures or bridges; no sandblasting.
Painters – Painting or Wallpaper Hanging Interior	▶	▶	▶	▶		
Plastering or Stucco – Exterior	⏸	▶	■	⏸		No exterior finishing systems (EIFS or DEFS).
Plumbers – Plumbing	▶	▶	▶	▶		No installation of automatic sprinkler protection systems; no LPG sales, installation, service or repair; no steam fitting or live steam work.
Power Washing Contemplates residential power washing only.	⏸	▶	⏸	⏸		No commercial window washing or sandblasting.
Refrigeration	▶	▶	▶	▶		
Roofers	■	▶	■	■		
Septic Tank Installation, Service and Repair	⏸	⏸	⏸	⏸		Septic tank cleaning should not exceed 25% of revenue.
Sheet Metal Work	⏸	▶	⏸	⏸		No roofing operations.
Siding, Gutter and Downspout Installation	⏸	▶	⏸	⏸		No roofing operations.
Sign Installation and Repair	⏸	⏸	⏸	⏸		
Sign Painting and Lettering	▶	▶	▶	▶		
Tile and Stone Work – Interior For work affecting structural integrity of building, see Concrete Construction classification.	▶	▶	▶	▶		
Water Softening Equipment Installation, Service and Repair	▶	▶	▶	▶		
Water Well Drilling	⏸	⏸	⏸	⏸		No testing or sampling of wells.

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Financial Services

Target businesses include professionals offering accounting or financial planning services and insurance-related products. These businesses can include accountants, financial advisors, insurance agents, mortgage brokers, stockbrokers and tax preparers.

Maximum account size

Total Insured Values:

- $50M per account
- $15M per location

Sales: $20M annually

 # Vehicles: 25 Power Units

Risk characteristics

- Home-based businesses are acceptable.
- New business ventures are eligible.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Financial institutions with custody or control of customers' money, securities or property are not eligible.
- Collection agencies are not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Professional Services Premier Best-in-class coverage enhancement designed specifically for professional service providers; 40+ expanded coverage features.

Hired/Non-owned Auto Liability and Hired Auto Physical Damage Optionally available with ***Master Pac***.

Employee Dishonesty and Forgery $25K automatically included with ***Master Pac***; up to $1M available; can be extended to include ERISA.

CyberFirst Essentials® **– *Small Business*** Helps businesses respond to and recover from a data breach.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Electronic Data Processing Included in BPP limit (up to $50K); sublimits apply to certain types of losses; increased limits available with ***Power Pac***℠ and premier endorsements.

Accounts Receivable $25K automatically included with ***Master Pac***; higher limits available.

BIEE Billable Hours Option Reimburses insured for lost time if appointments have to be cancelled or rescheduled due to a covered loss.

Professional Liability Offered through Bond & Specialty Insurance; helps protect against losses due to negligence, errors or omissions related to the professional services provided by a business.

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Financial Services

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Accountants Includes CPAs, auditing and bookkeeping services, and payroll service providers.	▶	▶	▶	▶	+	
Actuarial Consultants	▶	▶	▶	▶	+	
Banks and Credit Unions	■	❚❚	❚❚	■	+	A complete suite of property and casualty coverages is available through Travelers Financial Institutions unit.
Brokers – Mortgages or Loans	▶	▶	▶	▶		Mortgage or loan companies are not eligible.
Brokers – Stocks, Securities or Mutual Funds	▶	▶	▶	▶		
Credit and Debt Counseling	▶	▶	▶	▶	+	
Financial and Investment Planners	▶	▶	▶	▶	+	
Insurance Agents, Brokers, Consultants and Risk Managers For Claim Adjustors, see Claim Adjustors – Independent classification under Professional Services Industry.	▶	▶	▶	▶		
Insurance Companies	■	❚❚	❚❚	■	+	A complete suite of property and casualty coverages is available through Travelers Financial Institutions unit.
Tax Preparation Services	▶	▶	▶	▶	+	

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Garages

Target businesses provide a wide range of mechanical and electrical repair and maintenance services for private passenger cars, trucks and vans. These businesses include body shops, detailing, general auto repair, glass installation, oil and lube service, tune-ups, and emissions testing.

Maximum account size

Total Insured Values:
- $10M per account
- $5M per location

 # Vehicles: 25 Power Units

Risk characteristics

- Three years in business under same ownership.
- Continuous insurance; no prior cancellations.
- Limited towing is acceptable; no 24-hour towing or towing for other businesses.
- New tire sales and installation is eligible up to 25% of sales; no sale of used tires or retreads.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Home-based businesses are not eligible.
- Custom fabrication of vehicles or vehicle parts is not eligible.
- Work on vehicles over 20,000 lbs. GVW, vehicles used for emergency response, RVs, motorcycles, off-road, racing or boats are not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Garagekeepers Legal Liability Covers physical damage to a customer's vehicle left in the policyholder's care on a direct primary or legal liability basis.

Mechanics Tools and Equipment Optional coverage for employee tools, on and off premises.

Business Personal Property Employee tools and diagnostic equipment automatically covered.

Garage Pac℠ Automatic coverage for Theft of Employee Tools ($500/employee, $2,500/occurrence), Motor Vehicle Damage to Leased Buildings ($25K) and BIEE coverage for Communication Supply Services ($25K).

Equipment Breakdown Automatically included with ***Master Pac*** up to BPP limit; $100K sublimit applies to diagnostic, power generating or production equipment; higher limits available.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Pollutant Clean-up $25K automatically included with ***Master Pac***.

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Garages

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Auto Brake Installation, Wheel Alignment, Shocks and Struts Repair	▶	▶	▶	▶		
Auto Dealers – All Other	■	■	❚❚	■		
Auto Dealers – Franchised	■	■	❚❚	■		
Auto Dealers – Mobile Equipment	■	■	❚❚	■		
Automobile Air-Conditioning Service	▶	▶	▶	▶		
Automobile Body Repair and Collision Shop	▶	▶	▶	▶		
Automobile Detail Shop, Pinstriping and Waxing	▶	▶	▶	▶		
Automobile Electrical Repair and Installation	▶	▶	▶	▶		
Automobile Exhaust System Repair	▶	▶	▶	▶		
Automobile General Repair	▶	▶	▶	▶		Convenience items and gas sales cannot exceed 50% of revenue. No propane tank filling.
Automobile Glass Installation	▶	▶	▶	▶		
Automobile Oil Change and Lubrication	❚❚	▶	❚❚	❚❚		
Automobile Painting and Pinstriping	▶	▶	▶	▶		
Automobile Restoration, Dismantling and Rebuilding	■	■	❚❚	■		
Automobile Rustproofing, Undercoating and Glazing	▶	▶	▶	▶		
Automobile Sound and Communications Equipment Repair and Installation	▶	▶	▶	▶		
Automobile Sunroof Repair and Installation	▶	▶	▶	▶		
Automobile Tire Sales and Installation	■	❚❚	■	■		

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Automobile Transmission Repair and Installation	▶	▶	▶	▶		
Automobile Tune-up and Emission Testing	▶	▶	▶	▶		
Automobile Upholstery and Tops Repair and Installation	▶	▶	▶	▶		
Boat Dealers and Service	■	■	■	■		
Gas Station – No Repair Operations If sale of convenience goods exceeds 50% of revenue, see Food and Beverages – Convenience Store classification under Retail Industry.	■	■	■	■		
Mobile Home Dealers and Service	■	■	❚❚	■		
Motorcycle Dealers and Service	■	■	■	■		
Off-Road Vehicle Dealers and Service	■	■	■	■		
Parking Garages and Lots	■	■	❚❚	■		

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Healthcare

Target businesses include health and wellness professionals, such as dentists, chiropractors, optometrists, physical therapists, physicians and surgeons, and diagnostic imaging labs and med spas.

Maximum account size

Total Insured Values:
- $50M per account
- $15M per location

Sales: $20M annually

 # Vehicles: 25 Power Units

Risk characteristics

- New business ventures are eligible.
- Procedures in the provider's office using local anesthesia or sedation are eligible.
- Lab work on premises solely for own patients is acceptable.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Use of general or regional (intravenous) anesthesia in the provider's office is not eligible.
- Sale, distribution, processing or handling of marijuana products is not eligible.
- Social services or government-funded/managed businesses are not eligible.
- Medical professional or malpractice coverage is excluded, except where noted by classification.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Medical Dental Premier℠
Best-in-class coverage enhancement designed specifically for healthcare practices and professionals; 40+ expanded coverage features.

Equipment Breakdown
Automatically included with ***Master Pac*** up to BPP limit; $100K sublimit applies to diagnostic, power generating or production equipment; higher limits available.

EPL+℠ Covers legal expenses and damages resulting from wrongful employment practices; includes identity fraud expense reimbursement.

General Liability
$2M/$4M (Occurrence/Aggregate) limits available.

CyberFirst Essentials® **– *Small Business*** Helps businesses respond to and recover from a data breach.

Electronic Data Processing Included in BPP limit (up to $50K); sublimits apply to certain types of losses; increased limits available with ***Power Pac***℠ and premier endorsements.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Money and Securities Automatically included with ***Master Pac***.

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Healthcare

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Acupuncturists Includes licensed practitioners of acupuncture, naturopathy and homeopathy. If spa treatments (massages, waxing, body wraps, etc.) are also provided, see Med Spas, Medispas classification.	●	●	●	●		Health supplement sales cannot exceed 25% of revenue (no mixing, blending or relabeling of supplements or other products).
Ambulatory (Outpatient) Surgical and Emergency Centers	○	○	○	○		
Audiologists and Hearing Pathologists Includes practitioners who diagnose and treat hearing problems. Mobile services and/or in-home visits may be acceptable. For Hearing Aid stores, see General Merchandise and Miscellaneous Retail – Hearing Aids and Audiology Centers classification under Retail Industry.	●	●	●	●		
Blood and Organ Banks or Donor Centers Includes blood, organs, eyes, placenta, plasma and sperm banks.	○	○	○	○		
Chiropractors If spa treatments (massages, waxing, body wraps, etc.) are also provided, see Med Spas, Medispas classification.	●	●	●	●		Health supplement sales cannot exceed 25% of revenue (no mixing, blending or relabeling of supplements or other products).
Dental Laboratories If dental services are offered to patients, see Dentists classification.	●	●	●	●	✓	
Dentists, Oral Surgeons, Orthodontists and Periodontists Includes dental clinics, dental hygienists and dental therapists.	●	●	●	●		Use of general anesthesia on premises is not eligible.
Diagnostic Imaging and X-ray Centers Includes diagnostic imaging of patients using X-rays, computer tomography (CT scan), magnetic resonance imagining (MRI), mammography and ultrasound.	●	●	●	●		Medical diagnostic and mobile labs are not eligible.
Home Health Care Services Includes in-home skilled nursing care administering medication, equipment or supplies, 24-hour personal care, etc.	○	○	○	○		

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Healthcare (continued)

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Med Spas, Medispas Includes medical practices offering both elective medical treatments (dermabrasion, chemical peels, injectables, laser/electrolysis, liposuction and plastic surgery) with spa treatments (massages, waxing, body wraps, etc.).	●	●	●	●		Blending, repackaging, relabeling or sale of private label products; permanent makeup or tattoos; physical fitness coaching; and tanning are not eligible.
Medical Doctors, Osteopaths, Physicians and Surgeons Includes general practitioners and specialists, such as cardiologists, dermatologists, endocrinologists, internists, obstetricians and gynecologists (OB/GYN), and plastic and cosmetic surgeons; walk-in clinics and multi-disciplinary wellness clinics. If spa treatments (massages, waxing, body wraps, etc.) are also provided, see Med Spas, Medispas classification.	●	●	●	●		Drug or substance abuse treatment clinics are not eligible.
Occupational Therapists	●	●	●	●		Equestrian therapy is not eligible.
Ophthalmologists (MD, OD) Includes medical or osteopathic doctors licensed to perform eye surgery, or examine, diagnose and treat diseases of the eye.	●	●	●	●		
Optometrists and Opticians Operations with ophthalmologists on staff are classified as Ophthalmologists.	●	●	●	●	✓	
Physical Therapists If practice ONLY supplies non-medical massage therapy, see Day Spas classification under Personal Care Services Industry.	●	●	●	●		Fitness centers and health clubs are not eligible.
Podiatrists	●	●	●	●		
Psychiatrists and Psychotherapists	●	●	●	●		Mental health treatment facilities are not eligible.
Psychologists, Mental Health Counselors and Therapists	●	●	●	●		Mental health treatment facilities are not eligible.
Speech or Language Therapists and Pathologists	●	●	●	●		

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Manufacturers

Target businesses include companies that manufacture, process, assemble or fabricate goods for direct sale or distribution to wholesalers or retailers. These goods include food products, metals, plastics or rubber goods, and technology products.

Maximum account size

Total Insured Values:
- $10M per account
- $7.5M per location

Sales: $10M annually

 # Vehicles: 25 Power Units

Risk characteristics

- Three years in business under same ownership.
- Located in commercial buildings designed for operations.
- Prefer buildings that are fully sprinklered and construction class 3–6; no frame construction.
- Formal written quality control plan.
- Formal housekeeping and proper controls for flammable liquids.
- Design work only for their own products (not for other manufacturers).
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Home-based businesses are not eligible.
- High-hazard or severe product liability exposures, such as aerospace; aircraft; asbestos; chemicals; critical automotive parts; global positioning/navigation; infant or juvenile products; medical nanotechnology; nuclear, safety or protective equipment; reclaiming, recycling or scrap operations; RFID; or security/alarm systems, are not eligible.
- Primary manufacturing processes such as metal casting, plastic foaming and wood milling are not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Manufacturing Premier
Best-in-class coverage enhancement designed specifically for manufacturing operations; 40+ expanded coverage features.

Patterns, Dies, Molds and Forms
Manufacturing Amendatory endorsement includes $50K for theft.

Selling Price Valuation Clause Values finished goods at selling price at the time of loss, rather than at Actual Cash Value or Replacement Cost.

World Business Essentials® Broadens coverage territory to Worldwide and adds additional coverages for overseas exposures, including Global Executive Support Services.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Sales Representative Samples
$25K automatically included with ***Master Pac***; additional limits available with premier endorsements.

Brands and Labels Automatically included in Manufacturers and Wholesalers Amendatory endorsements up to the lesser of BPP limit or $25K.

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Manufacturers

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
FOOD MANUFACTURING						
Baked Goods	⏸	⏸	⏸	⏸		
Candy and Confectionery Includes non-medicated cough drops.	⏸	⏸	⏸	⏸		
Canned Foods	⏸	⏸	⏸	⏸		
Dairy Products Includes non-dairy, imitation, dairy substitutes and milk by-products (whey, lactose, casein, malted).	⏸	⏸	⏸	⏸		
Desserts	⏸	⏸	⏸	⏸		
Dressings, Sauces and Spreads	⏸	⏸	⏸	⏸		
Fruits and Vegetables	⏸	⏸	⏸	⏸		
Jams, Jellies and Syrups Includes honey and nectars.	⏸	⏸	⏸	⏸		
Juice, Soft Drinks and Water	⏸	⏸	⏸	⏸		
Snack Foods	⏸	⏸	⏸	⏸		
METAL MANUFACTURING						
Appliances Component Parts	▶	▶	▶	▶		
Appliances Finished Product	⏹	▶	⏸	⏹		
Automobile, Bus and Truck Bodies	⏹	▶	⏸	⏹		
Automobile, Bus and Truck Brakes, and Brake Linings	⏹	▶	⏸	⏹		

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Automobile, Bus and Truck Parts – Not Operating Parts	⏸	▶	▶	⏸		
Automobile, Bus and Truck Parts – Operating Parts	⏹	▶	⏸	⏹		
Ball and Roller Bearings	⏹	▶	⏸	⏹		
Bolts, Nuts, Rivets, Screws and Washers	⏸	▶	▶	⏸		
Buttons, Fasteners, Needles and Pins	▶	▶	⏸	▶		
Cans and Beverage Containers	⏸	▶	▶	⏸		
Containers, Drums and Pails	⏸	▶	▶	⏸		
Cutlery and Flatware	▶	▶	▶	▶		
Decorative and Architectural Goods – Non-load Bearing	⏸	▶	⏸	⏸		
Doors and Windows – Including Frames, Molding and Trim	⏸	▶	⏸	⏸		
Foil and Leaf	⏸	▶	⏸	⏸		
Furniture, Fixtures and Assembly	⏸	▶	▶	▶		
Hand Tools – Not Powered	▶	▶	⏸	▶		
Kitchen, Utensil, Pots and Pans	▶	▶	▶	▶		
Ladders	⏹	▶	⏸	⏹		
Machine Shops	▶	▶	▶	▶		
Machinery – Finished Product	⏹	▶	⏸	⏹		
Machinery Component – Not Operating Parts	⏸	▶	▶	⏸		

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Metal Servicing Processes Includes use of industrial processes (burnishing, electroplating, galvanizing, gilding, painting, peening, pickling, etc.) to alter the metal part or product manufactured by another.	⛔	✅	⛔	⛔		
Nails and Spikes	⏸	✅	⏸	⏸		
Plumbing Supplies, Fixtures and Trim	⏸	✅	⏸	⏸		
Razors or Razor Blades, Sawblades and Handsaws	✅	✅	⏸	✅		
Sheet Metal Work – Shop Only	⏸	⏸	✅	⏸		
Signs	✅	✅	⏸	✅		
Springs Includes leaf springs, hot wound springs and coiled flat springs.	⏸	⏸	⏸	⏸		No wire drawing.
Structural Goods – Load Bearing	⛔	✅	⏸	⛔		
Tools and Dies, Patterns, and Molds	✅	✅	✅	✅		
Valves and Pipe Fittings	⛔	✅	✅	⛔		
Wire Products	⏸	⏸	✅	⏸		
OTHER MANUFACTURING						
Paper Products	⏸	⏸	⏸	⏸		
Textile Products	⏸	⏸	⏸	⏸		
Wood Products	⏸	⏸	⏸	⏸		
PLASTICS MANUFACTURING						
Bottles and Jars	⏸	⏸	⏸	⏸		

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Containers	⏸	⏸	⏸	⏸		
Household Products	⏸	⏸	⏸	⏸		
Plastic Hardware Includes tool handles, nuts, bolts and washers.	⏸	⏸	⏸	⏸		
TECHNOLOGY MANUFACTURING						
Blank CDs, DVDs, Tapes and Records	▶	▶	▶	▶		
Computer Peripheral Equipment Includes keyboards, mice, printers, scanners and joysticks.	▶	▶	▶	▶		
Computer Storage Devices Includes internal/external storage devices, disk drives and optical storage, such as Zip drives, flash drives, CDs, DVDs and Blu-ray Discs.	▶	▶	▶	▶		
Computer Terminals Includes computer display monitors.	▶	▶	▶	▶		
Electronic Capacitor, Resistors, Connectors and Components Includes electrical components that limit or regulate flow of electrical current, transformers, co-axial cylindrical connectors and panels, receiving antennas, switches, and waveguides.	▶	▶	▶	▶		
Home Entertainment Equipment	▶	▶	▶	▶		No karaoke machines.
Industrial Measurement and Display Products Includes devices used to measure, display, transmit or control variables, such as temperature, humidity, pressure.	⏸	▶	⏸	⏸		
Instruments for Measuring and Testing Electricity and Electric Signals Includes voltmeters, ammeters, watt meters, watt-hour meters and demand meters.	▶	▶	▶	▶		

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Laboratory Apparatus and Analytical Instruments Includes pipettes, microtumes, balances and laboratory freezers/refrigerators.	⏸	▶	▶	⏸		
Measuring and Controlling Devices Includes fluid measuring instruments, thermometers, weather-related instruments and surveying/drafting instruments.	⏸	⏸	⏸	⏸		
Office Machines Includes machines used for addressing and labeling, calculating and accounting, sorting and stapling, paper cutting and perforating.	▶	▶	▶	▶		No ATMs or funds transfer devices.
Optical Instruments and Lens Includes binoculars, microscopes, lenses for magnifying, projectors, etc.	▶	▶	▶	▶		
Photographic Equipment and Supplies	▶	▶	▶	▶		
Printed Circuit Board Assembly or Stuffing	⏸	▶	⏸	⏸		Assembly only; no circuit board manufacturing.
Radio, Television Broadcasting and Communications Equipment Includes manufacturing only; not installation.	▶	▶	▶	▶		No fiber optics, satellites, towers, electromagnetic force products or search and navigation equipment.
Scale and Balances	▶	▶	▶	▶		
Telephone Equipment	⏸	▶	⏸	⏸		No cellphone manufacturing.
Totalizing Fluid Meters and Counting Device Includes fluid monitoring meters, production counters and tallying devices, parking meters and pedometers.	▶	▶	▶	▶		
Watch, Clock and Clockwork Devices	▶	▶	▶	▶		No wearable devices used for medical/physical monitoring.

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Personal Care Services

Target businesses provide personal care services, and include barbers, beauty or hair salons, cosmetology schools, day spas, massage therapists, nail salons, and other businesses providing similar services, such as facials and makeup.

Maximum account size

Total Insured Values:
- $50M per account
- $15M per location

Sales: $20M annually

 # Vehicles: 25 Power Units

Risk characteristics

- New business ventures are eligible.
- Professional licenses are required for owner(s) and all technicians.
- Food/beverage services are acceptable and may be separately rated.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Med spa treatments, such as injectables (e.g., Botox®, JUVÉDERM®), lasers, dermabrasion, chemical peels, hair transplants, etc., are classified as Med Spas within our Healthcare Industry.
- Manufacturing of products, including mixing, blending, repackaging, relabeling or direct importing, is not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Barber, Beauty or Spa Professional Coverage Automatically included in ***Master Pac***.

Business Income – Mobile Operations Vehicle Extends BIEE coverage to include direct physical damage to vehicles/trailers that are specifically equipped to provide services away from insured's premises.

Sewer and Drain Backup Covers loss or damage to covered property from water or sewage backup or overflows; extends BIEE coverage, when selected; includes sump overflow.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

CyberFirst Essentials® **– *Small Business*** Helps businesses respond to and recover from a data breach.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Money and Securities Automatically included with ***Master Pac***.

Business Income and Extra Expense (BIEE) Coverage applies on an Actual Loss Sustained (ALS) basis for up to 12 months; also available on a policy or location basis for any dollar limit without a 12-month limitation.

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Personal Care Services

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Barber Schools or Colleges	▶	▶	▶	▶	✓	Student housing is not eligible.
Barber Shops and Men's Salons If spa treatments (massages, waxing, body wraps, etc.) are provided, see Day Spas classification. If permanent or medical hair restoration, see Med Spas, Medispas classification under Healthcare Industry.	▶	▶	▶	▶	✓	
Beauty Cosmetology Schools or Colleges If spa treatments (massages, waxing, body wraps, etc.) are provided, see Day Spas classification.	▶	▶	▶	▶	✓	Student housing is not eligible.
Beauty Salons, Hairstylists and Hairdressers Includes hair cutting, hair styling or blow dry only, makeup, and eyebrow/eyelash boutiques. If spa treatments (massages, waxing, body wraps, etc.) are provided, see Day Spas classification. If permanent or medical hair restoration, see Med Spas, Medispas classification under Healthcare Industry.	▶	▶	▶	▶	✓	Permanent makeup/tattoos are not eligible.
Day Spas, Beauty Spas, Massage Therapists and Massage Therapy Includes massage, non-medical facials, waxing and scrubs; may also offer hair and nail services and limited food/beverage service.	▶	▶	▶	▶	✓	Physical fitness classes, yoga, weight loss products or counseling and tanning are not eligible.
Nail Salons Includes manicures, pedicures and nail extensions. If spa treatments (massages, waxing, body wraps, etc.) are offered, see Day Spas classification.	❚❚	❚❚	❚❚	❚❚	✓	Permanent makeup/tattoos are not eligible.
Tanning Services or Salons Includes ultraviolet (UV) or spray tanning services.	■	■	■	■		

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Pet Care Services

Target businesses include those involved in the medical treatment or care of pets, and sale of pet-related products, such as veterinarians, pet grooming, pet day care and overnight boarding, pet sitters, and pet stores.

Maximum account size

Total Insured Values:
- $15M per location
- $50M per account

Sales: $20M annually

 # Vehicles: 25 Power Units

Risk characteristics

- New business ventures are eligible.
- Home-based businesses are acceptable in some instances.
- Professional licenses, when required, must be in good standing for owner(s) and all technicians.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Sale or treatment of large, exotic or livestock/farm animals is not eligible.
- Humane Societies, animal adoption agencies, rescue services or shelters are not eligible.
- Product manufacturing (including blending, mixing, repackaging, relabeling or direct importing) is not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Pet Grooming Liability Endorsement Covers injury to dogs, cats or other domesticated animals in the care, custody or control of the policyholder; including injury to an animal as a result of providing or failing to provide pet grooming services.

Boarding Kennel Endorsement Covers injury to dogs, cats or other domesticated animals in the care, custody or control of the policyholder (excludes injury resulting from services performed on animals).

Veterinarians Professional Liability Coverage Covers "injury" from a "medical incident" up to $2M/$4M (Occurrence/Aggregate)

Animal Floater Inland Marine endorsement covers injury to animals in your care, custody and control on a legal liability basis.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

Business Income – Mobile Operations Vehicle Endorsement Extends BIEE coverage to include loss of business income due to direct physical damage to vehicles/trailers that are specifically equipped to provide services away from insured policyholder's premises.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

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Pet Care Services

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Pet Breeding Activities	○	○	○	○		
Pet Day Care and Overnight Boarding If grooming services exceed 50% of revenue, see Pet Groomers classification.	▶	▶	▶	▶	✓	Animal shelters, exotic animals and breeding services are not eligible.
Pet Groomers Includes mobile grooming operations. If boarding services exceed 50% of revenue, see Pet Day Care and Overnight Boarding classification.	▶	▶	▶	▶	✓	Treatment of livestock/farm animals, large animals (e.g., horses), exotic animals is not eligible.
Pet Sitting	▶	▶	▶	▶	✓	Overnight stays at client residence are not eligible.
Ranch and Farm Supply Stores Includes feed and grain stores.	○	○	○	○		
Retail – Pet and Pet Supplies	▶	▶	▶	▶	✓	
Retail – Tropical Fish and Aquarium Supplies	▶	▶	▶	▶		
Veterinarian Services – No Livestock Contemplates domesticated animals only.	▶	▶	▶	▶	✓	Treatment of livestock/farm animals, large animals (e.g., horses), exotic animals is not eligible.

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Printers and Publishers

Target businesses print, duplicate and publish products, including support activities, such as bookbinding, commercial printing and electronic media, photocopying, publishing, and screen printing.

Maximum account size

Total Insured Values:*
- $50M per account
- $15M per location

*Some exceptions apply

Sales: $20M annually

 # Vehicles: 25 Power Units

Risk characteristics

- New business ventures are eligible with three years' experience in the industry.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Operations with majority of sales in internet publishing, such as e-publishers, are not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Printers E&O/Product Recall and Correction of Work Covers damages resulting from wrongful acts arising from printing services and products; Product Recall and Correction of Work can be covered under a separate limit; coverage not available for publishers.

Equipment Breakdown Automatically included with ***Master Pac*** up to BPP limit; $100K sublimit applies to diagnostic, power generating or production equipment; higher limits available.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

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Printers and Publishers

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Book Publishing (No Printing)	▶	▶	▶	▶	+	
Bookbinding	⏸	▶	⏸	⏸	+	
Commercial Printing If bookbinding exceeds 50% of revenue, see Bookbinding classification.	▶	▶	▶	▶	✓	
Commercial Printing – 3D Printing	■	■	■	■		
Commercial Printing – Digital Printing If bookbinding exceeds 50% of revenue, see Bookbinding classification.	▶	▶	▶	▶	✓	
Commercial Printing – Prepress Services and Support Activities for Printing If bookbinding exceeds 50% of revenue, see Bookbinding classification.	▶	▶	▶	▶	✓	
Commercial Printing – Screen Printing Contemplates digital screen printing or water-based ink only.	▶	▶	▶	▶	✓	
Duplicating and Photocopying Service Includes quick-copy shops only.	▶	▶	▶	▶	✓	
Newspaper Publishing (No Printing)	▶	▶	▶	▶	+	
Periodical Publishing (No Printing)	▶	▶	▶	▶	+	
Publishing – Including Printing Operations	▶	▶	▶	▶	+	

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Professional Services

Target businesses include those providing professional services across a range of specialties, including advertising agencies, graphic design, claim adjustors, consultants, interior decorators, lawyers, real estate agents, travel agencies and other related professions.

Maximum account size

Total Insured Values:
- $50M per account
- $15M per location

Sales: $20M annually

 # Vehicles: 25 Power Units

Risk characteristics

- Home-based businesses are acceptable.
- New business ventures are eligible.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Consultants involved in construction or manufacturing processes, product design, safety, quality assurance or OSHA compliance are not eligible.
- Political or campaign consultants and lobbyists are not eligible.
- Property, real estate management and construction management firms are not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Professional Services Premier
Best-in-class coverage enhancement designed specifically for professional service providers; 40+ expanded coverage features.

Hired/Non-owned Auto Liability and Hired Auto Physical Damage
Optionally available with ***Master Pac***.

Employee Dishonesty and Forgery
$25K automatically included with ***Master Pac***; up to $1M available; can be extended to include ERISA.

Accounts Receivable
$25K automatically included with ***Master Pac***; higher limits available.

CyberFirst Essentials® **– *Small Business*** Helps businesses respond to and recover from a data breach.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

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Professional Services

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Advertising, Graphic Artists and Commercial Art Services If web design services exceed 50% of revenue, see Website Designers and Developers classification under Technology Services Industry.	▶	▶	▶	▶	+	
Answering Services	▶	▶	▶	▶	+	No emergency call or health alert services.
Architects	■	■	■	■	+	A complete suite of property and casualty coverages is available through Travelers National Programs unit.
Claims Adjustors – Independent	▶	▶	▶	▶	+	No TPAs for medical or WC claims; CAT specialists are not eligible for Workers Compensation coverage.
Draftsmen	■	■	■	■	+	A complete suite of property and casualty coverages is available through Travelers National Programs unit.
Educational Consultants Includes consulting related to college preparation, school advising, learning disability and therapeutic placement, school curriculum development, etc.	▶	▶	▶	▶	+	No academic tutoring.
Engineering Services	■	■	■	■	+	A complete suite of property and casualty coverages is available through Travelers National Programs unit.
Event Planning Consultants	▶	▶	▶	▶	+	
Interior Decorators	▶	▶	▶	▶	+	Activities involving construction, installation or renovation are not eligible.
Lawyers and Legal Services	▶	▶	▶	▶	+	
Management Consultants Includes consulting related to business, strategy, administration, employee benefits, HR/personnel management, operations and facility planning.	▶	▶	▶	▶	+	
Manufacturers Representative Includes independent representatives that sell a manufacturer's products to customers.	▶	▶	▶	▶		No possession or title for goods sold; possession of samples is permitted.
Market Research Services	▶	▶	▶	▶	+	

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Professional Services (continued)

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Marketing Consulting Services Includes advice on marketing strategies and practices.	▶	▶	▶	▶	+	
Notary Public	▶	▶	▶	▶	+	
Patent Agent Services	▶	▶	▶	▶		
Personal Shoppers	▶	▶	▶	▶	+	
Professional Trade Associations	❚❚	❚❚	❚❚	❚❚	+	Labor unions; controversial or high-hazard operations; standard-setting, certification or accreditation providers are not eligible.
Property Managers	■	■	❚❚	■	+	No external work greater than 2 stories.
Public Relations	▶	▶	▶	▶	+	
Real Estate Appraisers	▶	▶	▶	▶	+	No building or land inspection services.
Real Estate Sales	▶	▶	▶	▶	+	Brokerage or investment, inspection, or real estate development services are not eligible.
Recruiters and Executive Search Firms Includes headhunters and career counseling.	▶	▶	❚❚	▶	+	No Professional Employer Organizations (PEOs), placement of leased employees or temporary employees.
Sign Language, Translation and Interpretation Services	▶	▶	▶	▶	+	
Stenography, Typing, Court Reporting and Word Processing	▶	▶	▶	▶	+	
Surveyors	■	■	■	■	+	A complete suite of property and casualty coverages is available through Travelers National Programs unit.
Telemarketing Services	▶	▶	▶	▶	+	Telemarketing sales of owned products are not eligible.
Title Agencies	▶	▶	▶	▶		
Travel Agencies	▶	▶	▶	▶	+	Travel agencies that conduct tours are not eligible.
Wedding and Bridal Planners	▶	▶	▶	▶	+	

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Religious and Cultural Organizations

Target businesses have a principal purpose of advancing cultural or religious objectives, and include clubs and fraternal organizations, libraries, museums and art galleries, religious institutions, and other similar types of organizations.

Maximum account size

Total Insured Values:
- $25M per account
- $15M per location

 # Vehicles: 25 Power Units

Risk characteristics

- No transportation of members or the public.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Clubs/Organizations supporting the following are not eligible:
  - Adventure or sports activities, such as ballooning, bungee jumping, parachuting, rock climbing, scuba diving and skydiving
  - Radical, illicit or discriminatory activities or themes
- Residential or lodging operations are not eligible.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Building Owners Endorsement Bundles Ordinance or Law coverages at a set limit and offers higher limits for key coverages.

Sewer and Drain Backup Covers loss or damage to covered property from water or sewage backup or overflows; extends BIEE coverage, when selected; includes sump overflow.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Business Income and Extra Expense (BIEE) Coverage applies on an Actual Loss Sustained (ALS) basis for up to 12 months; also available on a policy or location basis for any dollar limit without a 12-month limitation.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

Building Glass Automatically included with ***Master Pac***.

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Religious and Cultural Organizations

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Clubs or Fraternal Organizations	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE		
Educational, Religious and Charitable Trusts	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE		
Libraries	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE		For public libraries, refer to Public Sector business unit at Travelers.
Museums and Art Galleries	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE		
Places of Worship Includes churches, temples, synagogues, mosques and other religious institutions.	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE	DEFINITELY MAYBE		

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Restaurants and Food Service

Target businesses include quick service, fast casual, family style, fine dining restaurants and other food service establishments.

Maximum account size

Total Insured Values:
- $25M per account
- $5M per location

Sales: $10M annually

 # Vehicles: 25 Power Units

Risk characteristics

- Three years in business under same ownership.
- No prior cancellations.
- Open 8+ months of the year (non-seasonal).
- Operating hours until no later than midnight preferred.
- Formal documented cleaning program of kitchen.
- All cooking equipment must be protected by UL listed automatic fire extinguishing system and inspected every six months.
- If liquor sold, servers trained in intervention programs (e.g., TIPS).

A few reminders

- Liquor Liability coverage not available if liquor sales > 35% of revenue or if business has had prior liquor losses/citations.
- Hired and Non-owned Auto not available when delivery provided.
- Not eligible: home-based operations; bars (liquor sales > 50% of revenue); dance floors; use of marijuana, hooka, shisha, etc.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***[SM], offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Spoilage $5K limit automatically included with ***Master Pac*** for Restaurants; higher limits available.

Employee Dishonesty $25K automatically included with ***Master Pac*** (higher limits available); coverage can be extended to theft of client's property for those who work at client sites.

CyberFirst Essentials® **– *Small Business*** Helps businesses respond to and recover from a data breach.

General Liability $2M/$4M (Occurrence/Aggregate) limits available.

Restaurant and Perishable Goods Premier Best-in-class coverage enhancement designed specifically for restaurants and retailers/manufacturers/wholesalers that have a perishable goods exposure; 40+ expanded coverage features.

Liquor Legal Liability Optionally available and covers bodily injury and property damages from the selling, serving or furnishing of alcoholic beverages.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Money and Securities Automatically included with ***Master Pac***.

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Restaurants and Food Service

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Bagel Shops (Retail) If grills or fryers are present, see Delis and Delicatessens classification.	▶	▶	▶	▶		
Banquet and Reception Facilities For off-premises catering, see Caterers and Catering Services classification.	❚❚	▶	❚❚	❚❚		No civic/social clubs, VFW, bingo halls or dinner clubs.
Bars, Pubs and Nightclubs	■	■	■	■		
Buffets	■	■	❚❚	■		
Cafeterias	▶	▶	▶	▶		
Caterers and Catering Services	❚❚	▶	❚❚	❚❚		Airline caterers, meal delivery services, or institutional/school caterers are not eligible.
Coffee Shops and Supplies (Retail) Includes sales and consumption of beverages and food on premises. If grills or fryers are present, see Delis and Delicatessens classification.	▶	▶	▶	▶		
Delis and Delicatessens Includes businesses that sell sliced meats, made-to-order sandwiches and salads. If table service is provided, see Family Style classification.	▶	▶	▶	▶		
Dinner Theaters	■	■	■	■		
Donut Shops If grills or fryers are present, see Delis and Delicatessens classification.	▶	▶	▶	▶		
Drive-In Includes quick service or take-out, with service in car.	▶	❚❚	▶	▶		
Family Style Includes casual dining establishments with table-side service.	▶	❚❚	▶	▶		

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Restaurants and Food Service (continued)

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Fast Food Includes quick service, take-out, ethnic or specialty eateries without table-side service.	▶	❚❚	▶	▶		
Fine Dining Includes upscale dining establishments with table-side service.	▶	▶	▶	▶		
Ice Cream and Frozen Yogurt Shops (Retail) If grills or fryers are present, see Delis and Delicatessens classification.	▶	▶	▶	▶		
Juice Bars – Juices and Smoothies (Retail)	▶	▶	▶	▶		
Mobile Food Service Trucks and Vendors	■	■	■	■		

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Retail

Target businesses sell goods to the general public. These goods include appliances, art supplies, auto parts, baked goods, clothing and accessories, computers and electronics, furniture, hardware, gifts and novelties, and home and garden.

Maximum account size

Total Insured Values:
- $50M per account
- $5M per location

Sales: $20M annually

 # Vehicles: 25 Power Units

Risk characteristics

- New business ventures are eligible.
- Home-based businesses acceptable in some classes.
- Open 8+ months of the year (non-seasonal).
- Operating hours no later than midnight preferred.
- Internet sales > 50% of revenue require underwriting referral.
- Assembly, installation, service and repair > 25% of sales require underwriting review.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- No used or previously owned goods (except antique stores).
- Not eligible:
  - Street vendors or mobile retailers
  - Product manufacturing (including mixing, blending, repackaging, relabeling or direct importing)
  - Marijuana sales, distribution or handling

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Employee Dishonesty $25K automatically included with ***Master Pac*** (higher limits available); coverage can be extended to theft of client's property for those who work at client sites.

CyberFirst Essentials® **– *Small Business*** Helps businesses respond to and recover from a data breach.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

Hired/Non-owned Auto Liability and Hired Auto Physical Damage Optionally available with ***Master Pac***.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Business Personal Property (BPP) Seasonal increase up to 25% automatically included with ***Master Pac***.

Money and Securities Automatically included with ***Master Pac***.

World Business Essentials® Broadens coverage territory to Worldwide and adds additional coverages for overseas exposures, including Global Executive Support Services.

Liability for Damage to Premises Rented to You $300K automatically included with ***Master Pac***; higher limits up to $1M are available.

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Retail

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
APPAREL AND ACCESSORIES						
Clothing Includes men's, women's and children's clothing and accessories.	▶	▶	▶	▶		
Clothing – Bridal	▶	▶	▶	▶		
Clothing – Dance	▶	▶	▶	▶		
Clothing – Lingerie and Hosiery	▶	▶	▶	▶		
Clothing – Sport and Athletic	▶	▶	▶	▶		
Clothing – Ties	▶	▶	▶	▶		
Clothing – T-shirts	▶	▶	▶	▶		No silk screening.
Clothing – Tuxedos	▶	▶	▶	▶		
Clothing – Uniforms	▶	▶	▶	▶		No safety or protective apparel or equipment.
Jewelry Includes sale of fine, costume or imitation jewelry.	▶	▶	▶	▶		Jewelers Block is available through Inland Marine; no thrift stores or pawn shops.
Shoes	▶	▶	▶	▶		
Sunglasses	▶	▶	▶	▶		
APPLIANCES AND ELECTRONICS						
Appliances Includes sale of household appliances, such as stoves, washers, dryers, refrigerators, dishwashers, vacuums and sewing machines.	▶	▶	▶	▶		
Cell Phones	■	▶	▶	■		
Computers and Electronics Includes sale of home electronics and audio visual equipment. If computer installation, service, repair exceeds 50% of revenue, see Computer Installation, Service and Repair classification under Technology Services Industry.	▶	▶	▶	▶		

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
BUILDING MATERIALS, HARDWARE AND GARDEN SUPPLIES						
Carpet and Floor Covering If installation, service, repair exceeds 25% of revenue, see Carpet and Floor Covering Installation classification under Contractors Industry.	▶	▶	▶	▶		
Electrical Supplies If installation, service, repair exceeds 25% of revenue, see Electricians classifications under Contractors Industry.	▶	▶	▶	▶		
Hardware Store Includes sale of a variety of goods: small hand tools, household hardware, incidental plumbing and electrical goods, paints and cleaning supplies, and garden items. If lumber is sold, see Home Improvement Store or Lumber Yard classification.	▶	▶	▶	▶		No rental, service or repair of chain saws or contractors' equipment (e.g., Bobcats, augers, backhoes, scaffolding). No propane tank filling.
Heating and Air-Conditioning Supplies If installation, service, repair exceeds 25% of revenue, see Heating – Combined HVAC classification under Contractors Industry.	▶	▶	▶	▶		
Home Improvement Store Includes sale of building supplies, tools and lumber. If lumber sales exceed 25% of revenue, see Lumber Yard classification.	⏸	▶	▶	⏸		No rental, service or repair of chain saws or contractors' equipment (e.g., Bobcats, augers, backhoes, scaffolding). No propane tank filling.
Lawn and Garden Supplies and Outdoor Fixtures	⏸	▶	▶	⏸		No mixing or application of chemicals, fertilizers or pesticides. If power equipment rentals exceed 35% of revenue, please contact your underwriter.
Lumber Yard	■	■	■	■		
Paint and Wallpaper Supplies If installation, service, repair exceeds 25% of revenue, see Painters classifications under Contractors Industry.	▶	▶	▶	▶		No rental of scaffolding or ladders.
Plumbing Fixtures and Supplies If installation, service, repair exceeds 25% of revenue, see Plumbers – Plumbing classification under Contractors Industry.	▶	▶	▶	▶		

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Tile – Floor and Wall If installation, service, repair exceeds 25% of revenue, see Tile and Stone Work – Interior classification under Contractors Industry.	▶	▶	▶	▶		
FOOD AND BEVERAGES						
Bakery If products are sold to other bakeries or retail establishments, see Food Manufacturing – Baked Goods classification under Manufacturers Industry.	▶	▶	▶	▶		Lessons provided on premises should not exceed 25% of revenue.
Beverage Store Includes sale of beer, wine and non-alcoholic beverages. If liquor is sold, see Liquor classification.	▶	▶	▶	▶		No check cashing or drive-thru service.
Butcher Shop	❚❚	▶	▶	❚❚		No meat packing plants or slaughter services.
Candy, Nut and Confectionery If products are manufactured for wholesale distribution, see Food Manufacturing – Candy and Confectionery classification under Manufacturers Industry.	▶	▶	▶	▶		
Cheese	▶	▶	▶	▶		
Coffee and Tea Supplies Includes sale of supplies only. If beverages/food are prepared or served on premises, see Coffee Shops and Supplies (Retail) classification under Restaurants and Food Service Industry.	▶	▶	▶	▶		
Convenience Store If auto repair services are offered, see Garages Industry.	❚❚	❚❚	❚❚	❚❚		Gasoline sales cannot exceed 50% of revenue; central station alarm required; cannot be open past midnight; no check cashing.
Grocery or Supermarket	❚❚	❚❚	❚❚	❚❚		Gasoline sales cannot exceed 50% of revenue; central station alarm required; no sale of private label products; no check cashing.
Health Food Store If table service is provided or grill/fryer is present, see Delis and Delicatessens classification under Restaurants and Food Service Industry.	▶	▶	▶	▶		No vitamin or weight reduction products.

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Liquor	⏸	⏸	⏸	⏸		Central station alarm required; no check cashing.
Meat, Fish and Poultry	⏸	▶	▶	⏸		
Specialty Foods If table service is provided or grill/fryer is present, see Delis and Delicatessens classification under Restaurants and Food Service Industry.	▶	▶	▶	▶		
Vitamin and Health Supplement Store Includes sale of food supplements; vitamins; and herbal, nutritional or body-enhancing supplements.	■	■	■	■		
FURNISHINGS						
Furniture – Home	▶	▶	▶	▶		No assembly of children's furniture; no refinishing or reupholstering.
Furniture – Office	▶	▶	▶	▶		
Furniture – Patio and Outdoor	▶	▶	▶	▶		No pool, spa, fireplace or stove sales; no sales or service of LPG tanks and equipment.
Home Décor Includes sale of home decorations, wall hangings, window coverings, china and crystal, bedding and bath linens, etc.	▶	▶	▶	▶		
Lamps and Lighting Fixtures	▶	▶	▶	▶		
Picture Frames and Framing Shops	▶	▶	▶	▶		
GENERAL MERCHANDISE AND MISCELLANEOUS RETAIL						
Antiques	⏸	▶	▶	⏸		Restoration work cannot exceed 10% of revenue; thrift stores and flea markets are not eligible.
Art Gallery or Dealers	▶	▶	▶	▶		

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Art, Pictures and Posters	▶	▶	▶	▶		Retailers offering create-your-own (DIY) services, lessons and demonstrations are acceptable.
Artist Supplies Includes sale of artist-quality brushes, paints, canvases and related supplies.	▶	▶	▶	▶		Retailers offering create-your-own (DIY) services, lessons and demonstrations are acceptable.
Arts and Crafts Supplies Includes sale of fabric, yarn, frames, art supplies, home décor, stationery, etc.	▶	▶	▶	▶		Retailers offering create-your-own (DIY) services, lessons and demonstrations are acceptable.
Bookstore	▶	▶	▶	▶		No adult books.
Camera and Photography Supplies	▶	▶	▶	▶		
Candles	▶	▶	▶	▶		
Cards and Stationery	▶	▶	▶	▶		
Ceramics and Pottery	▶	▶	▶	▶		Retailers offering create-your-own (DIY) services, lessons and demonstrations are acceptable. Kilns must have automatic shutoff switch.
Clocks Includes both retail sales and repair services.	▶	▶	▶	▶		
Cosmetics, Toiletries and Personal Care	▶	▶	▶	▶		No massage or tanning services; no weight reduction products or services.
Department Store Establishments that sell a broad range of items, including clothing, accessories, cosmetics, toys, furniture and home goods.	❚❚	▶	▶	❚❚		Jewelers Block is available through Inland Marine.
Discount Store Includes general merchandise stores that sell new goods at discounted prices.	❚❚	▶	▶	❚❚		
Drug Store and Pharmacy	■	■	❚❚	■		
Education and School Supplies	▶	▶	▶	▶		
Florist Shop – Including Artificial Flowers	▶	▶	▶	▶	✓	No greenhouses or nurseries.

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
General Store Establishments that sell a broad range of general household merchandise, including grocery items, hardware, electrical supplies, etc.	⏸	▶	▶	⏸		
Gifts, Curios, Novelties and Souvenirs	▶	▶	▶	▶		No thrift stores or pawn shops.
Hearing Aids and Audiology Centers	▶	▶	▶	▶	✓	
Hobby and Collectibles Includes sale of coins, stamps, miniatures, models, trains, sports cards and other memorabilia.	▶	▶	▶	▶		No repair or service of gas-powered models.
Kiosk	▶	▶	▶	▶		Must be a fixed location; cell or satellite phone sales cannot exceed 25% of revenue.
Kitchen Accessories Includes sale of cutlery, cookware, food storage containers and kitchen gadgets.	▶	▶	▶	▶		Classes held on premises should not exceed 10% of revenue.
Leather Goods	▶	▶	▶	▶		
Luggage	▶	▶	▶	▶		
Musical Instruments	▶	▶	▶	▶		Rentals cannot exceed 25% of revenue.
Optical Goods If optometrist on staff, see Optometrists and Opticians classification under Healthcare Industry.	▶	▶	▶	▶	✓	
Party Supplies	▶	▶	▶	▶		No rental of tables, chairs, tents or amusement equipment (e.g., inflatable bounce houses, rock-climbing walls, etc.).
Sign Store	⏸	⏸	⏸	⏸		
Toys	▶	▶	▶	▶		

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CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Trophy and Awards	▶	▶	▶	▶		
Used Goods Store	■	■	■	■		
PARTS AND SUPPLIES						
Auto Parts and Accessories If installation, service or repair offered, see Garages Industry.	▶	▶	▶	▶		Tire sales cannot exceed 25% of revenue. No tire installation, recapping, repair or retreading; no sale of high-performance or racing products.
Beauty and Barber Supplies	▶	▶	▶	▶		
Equipment and Supplies – Food Service Industry If installation, service, repair exceeds 25% of revenue, see Contractors Industry.	▶	▶	▶	▶		
Medical Equipment Rental and Leasing Includes rental of health support equipment for the home (e.g., wheelchairs, hospital beds, oxygen tanks, walkers, etc.)	■	■	■	■		
Office Equipment and Supplies Includes sale of stationery and desktop equipment, including computers, printers, fax machines and calculators.	▶	▶	▶	▶		
Office Machines Includes sale of multi-functional devices (MFDs) and larger office equipment.	▶	▶	▶	▶		
SPORTING GOODS AND EQUIPMENT						
Bicycles and Accessories	❚❚	▶	▶	❚❚		No sale/rental of motorized bikes or mopeds.
Golf Equipment and Pro Shop	▶	▶	▶	▶		
Sporting Equipment and Accessories Includes sale of baseball, basketball, soccer, tennis, and other sports equipment; free weights and weight stations; treadmills, etc.	❚❚	▶	▶	❚❚		No high-adventure equipment (e.g., scuba, skis and snowboards, rock climbing, etc.).

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Service Businesses

Target businesses provide specialized services to consumers and businesses. These can include dry cleaners, funeral homes, janitorial services, photographers, and packaging and mailing services.

Maximum account size

Total Insured Values:
- $50M per account
- $5M per location

Sales: $15M annually

 # Vehicles: 25 Power Units

Risk characteristics

- New business ventures are eligible.
- Home-based businesses are acceptable in some instances.
- Operating hours no later than midnight preferred.
- Mobile operations are acceptable for specific classes.

A few reminders

- Hired/Non-owned Auto Liability only available on a commercial auto policy for certain classes.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Employee Dishonesty $25K automatically included with ***Master Pac*** (higher limits available); coverage can be extended to theft of client's property for those who work at client sites.

Business Personal Property (BPP) Off Premises Coverage up to BPP limit provided for property in transit or temporarily off premises; automatically included in ***Master Pac***.

General Liability $2M/$4M (Occurrence /Aggregate) limits available.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

CyberFirst Essentials® **– *Small Business*** Helps businesses respond to and recover from a data breach.

Money and Securities Automatically included with ***Master Pac***.

Bailee's Customers Goods Protects customer property on premises, off premises or in transit.

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Carpet, Rug and Upholstery Cleaning – Contractor	▶	⏸	▶	▶		
Carpet, Rug and Upholstery Cleaning – Shop Only	▶	▶	▶	▶		
Commercial Laundry Services – Diaper Service	⏸	▶	⏸	⏸		
Commercial Laundry Services – Industrial Launderer	⏸	▶	⏸	⏸		
Commercial Laundry Services – Uniform and Linen Supply	⏸	▶	⏸	⏸		
Commercial Photography Services Includes photography for advertising agencies, publishers and other business or industrial clients.	▶	▶	▶	▶	+	
Consumer Electronics Repair For computer repair, see Computer Installation, Service and Repair classification under Technology Services Industry.	▶	▶	▶	▶		
Crematory If services are incidental to Funeral Home operations, see Funeral Homes classification.	■	▶	■	■		
Disc Jockeys and Musicians Limited to services for weddings, dances and private parties.	⏸	⏸	⏸	⏸		No event or karaoke production.
Dressmaker	▶	▶	▶	▶		
Dry Cleaner	▶	▶	▶	▶		
Electronic Data and Media Duplication Includes digital conversion services.	▶	▶	▶	▶		
Engraving Service	▶	▶	▶	▶		
Equipment Rental and Leasing	■	■	⏸	■	+	
Film Processing Includes photo finishing.	▶	▶	▶	▶		
Funeral Homes Includes incidental cremation services.	▶	▶	▶	▶	✓	

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- Wholesalers and Distributors

Service Businesses (continued)

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Headstones and Monuments For installation, see Monument Engraving and Installation classification under Contractors Industry.	▶	▶	▶	▶		
Janitorial Services Contractor	▶	❚❚	▶	▶		
Laundromat – Attended	▶	▶	▶	▶		
Laundromat – Unattended	■	▶	▶	■		
Locksmiths	▶	▶	▶	▶		No alarm or security work.
Music Recording Studios	❚❚	▶	▶	❚❚		No karaoke production.
Musical Instrument Tuning or Repair Contractor	▶	❚❚	▶	▶		
Office Machine Repair For computer repair, see Computer Installation, Service and Repair classification under Technology Services Industry.	▶	▶	▶	▶		
Packaging and Mailing Service	▶	▶	▶	▶	+	
Portrait Photography and Video Recording Includes photography provided to individuals or groups (e.g., portraits, wedding services, etc.)	▶	▶	▶	▶	+	
Shoe Repair	▶	▶	▶	▶		
Sylvan Learning Centers	■	■	■	■		A complete suite of property and casualty coverages is available through Travelers National Programs unit.
Tailor	▶	▶	▶	▶		
Taxidermists	▶	▶	▶	▶		
Vending Machine Operators	▶	▶	▶	▶		

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Technology Services

Target businesses include computer installation and repair, data processing services, internet service providers, IT consultants and schools, web developers and designers, software development and programming, web hosting, and related businesses providing technology services.

Maximum account size

Total Insured Values:
- $50M per account
- $15M per location

Sales: $15M annually

 # Vehicles: 25 Power Units

Risk characteristics

- New business ventures are eligible.
- Home-based businesses are acceptable.
- Central station, monitored alarms are preferred.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Not eligible:
  - Auction sites; behavioral marketing; games or social media applications
  - Electronic funds transfer; global positioning or navigation software; R&D, security or alarm system monitoring
  - High-hazard products (aerospace, automotive, etc.)

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

CyberFirst Essentials® **– *Technology*** E&O coverage for Technology Services (up to $5M in limits); also includes coverage option for Information Security Liability (ISL) and Breach Essentials.

Technology Services Amendatory Endorsement Automatically included with ***Master Pac***; 36+ coverage enhancements to address the unique needs of Technology businesses.

Hired/Non-owned Auto Liability and Hired Auto Physical Damage Optionally available with ***Master Pac***.

World Business Essentials® Broadens coverage territory to Worldwide and adds additional coverages for overseas exposures, including Global Executive Support Services.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

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Technology Services

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Amusement Games and Gaming Software Includes video, electronic gaming, online lotteries, sweepstakes or contests.	○	○	○	○		
Computer Installation, Service and Repair Includes personal or commercial computers.	▶	▶	▶	▶	✓	No recycling, and no sale of used or refurbished equipment.
Data Processing or Business Process Outsourcing Includes technology support services, such as data entry, electronic data processing, helpdesk services and permanent employment placement for technology professionals.	▶	▶	▶	▶	✓	No Professional Employer Organizations (PEOs) or employee leasing firms.
Information Search, Retrieval and Indexing Services Includes research or information-gathering services, internet search or indexing services.	▶	▶	▶	▶	✓	
Information Technology Consultants Includes computer consulting and IT project management. For programming services, see Software Development – Programmers and Developers classification.	▶	▶	▶	▶	✓	No Professional Employer Organizations (PEOs) or employee leasing firms.
Information Technology Facilities Management Includes firms that manage and service technology at client sites, including communication systems and databases.	▶	▶	▶	▶	✓	
Information Technology Schools Includes computer instruction and training services.	▶	▶	▶	▶		
ISP – Internet Service Providers Includes services that enable connectivity to the internet.	▶	▶	▶	▶	✓	Social media websites or networks are not eligible.
Research and Development Only	○	○	○	○		

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Technology Services (continued)

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Social Networking Sites and Applications Includes creation of social media networks or mobile apps used in conjunction with social network and message boards.	○	○	○	○		
Software Development – Programmers and Developers Includes custom or prepackaged software and mobile application developers.	▶	▶	▶	▶	✓	
System Integrators Includes network management services, office automation, system integration and design.	▶	▶	▶	▶	✓	
Telecommunication and Internet Services Includes internet, telephone, paging, VoIP services within the clients' building.	▶	▶	❚❚	▶	✓	No roof work or exterior installation greater than 2 stories.
Value-Added Resellers Includes building and configuration of custom computer equipment or systems.	▶	▶	▶	▶	✓	No recycling, and no sale of used or refurbished equipment.
Web Hosting and Cloud Storage Includes data storage services and cloud computing/storage.	▶	▶	▶	▶	✓	
Website Designers and Developers Includes design work for clients that may also appear on social media platforms.	▶	▶	▶	▶	✓	
Website Services including ASPs Includes Application Service Providers (ASPs) that maintain servers used by others.	▶	▶	▶	▶	✓	

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Wholesalers and Distributors

Target businesses that sell goods – food and beverages, appliances and home furnishings, electronics, and paper goods – to other businesses.

Maximum account size

Total Insured Values:

- $25M per account
- $15M per location

Sales: $15M annually

 # Vehicles: 25 Power Units

Risk characteristics

- Three years in business under same ownership.
- Importers may be eligible in certain classes.
- Located in commercial buildings designed for the operations.
- Prefer buildings that are fully sprinklered and construction class 3-6; no frame construction.
- Central station, monitored fire and theft alarms.
- Formal housekeeping and proper controls for flammable liquids.
- Internet sales > 50% of revenue require underwriting referral.
- Assembly, installation, service and repair > 25% of sales require underwriting referral.
- Building utilities and roof updated/replaced within 30 years – when building coverage provided.

A few reminders

- Operations/Exposures not eligible include severe product liability exposures, such as aerospace; aircraft; asbestos; building construction or structural materials; chemicals; dietary, medical or pharmaceutical products; discontinued products; firearms or ammunition; industrial/nuclear safety protective equipment or products; infant or juvenile products; or marijuana sales, distribution or handling.

Most-wanted coverage options

Our Business Owner's Policy, ***Master Pac***℠, offers strong core coverage for the property and liability exposures organizations face every day. For more complex exposures, we offer a range of scalable solutions for everything small business owners want to protect.

Power Pac Premier℠ Best-in-class coverage enhancement designed specifically for businesses that have more sophisticated insurance needs; 40+ expanded coverage features.

XTEND Endorsement® Provides a package of GL coverage enhancements, including broadened named insured, blanket waiver of subrogation, increased supplementary payments and more.

Sales Representative Samples $25K automatically included with ***Master Pac***; additional limits available with premier endorsements.

Selling Price Valuation Clause Values finished goods at selling price at the time of loss, rather than at Actual Cash Value or Replacement Cost.

Brands and Labels Automatically included in Manufacturers and Wholesalers Amendatory endorsements up to the lesser of BPP limit or $25K.

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Wholesalers and Distributors

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Athletic Goods and Equipment	DM	DM	DM	DM		
Automobile Parts and Supplies	DM	DM	DM	DM		
Baked Goods	DM	DM	DM	DM		
Beer and Ale	DM	DM	DM	DM		
Book, Periodical and Newspaper	DM	DM	DM	DM		
Building Materials	DM	DM	DM	DM		
Camera and Photographic Equipment	DM	DM	DM	DM		
Candy and Confectionery	DM	DM	DM	DM		
Clothing and Accessories	DM	DM	DM	DM		
Commercial Appliances	DM	DM	DM	DM		
Commercial Equipment and Supplies	DM	DM	DM	DM		
Commercial Furniture and Furnishings	DM	DM	DM	DM		
Cosmetics and Personal Care	DM	DM	DM	DM		
Dairy Products	DM	DM	DM	DM		
Dry Food Products	DM	DM	DM	DM		
Electrical Components, Wiring and Supplies	DM	DM	DM	DM		
Electronics and Computers	DM	DM	DM	DM		
Fine Jewelry	DM	DM	DM	DM		
Floor Coverings	DM	DM	DM	DM		
Food and Beverages – All Other	DM	DM	DM	DM		

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Wholesalers and Distributors (continued)

CLASS DESCRIPTION	BOP/ PKG	COMM AUTO	WC	UMB	E&O/ D&O	NOTES
Fruit and Vegetables	⏸	⏸	⏸	⏸		
General Grocery	⏸	⏸	⏸	⏸		
Gifts, Hobby and Toys	⏸	⏸	⏸	⏸		
Hardware and Home Improvement	⏸	⏸	⏸	⏸		
Home Appliances	⏸	⏸	⏸	⏸		
Home Furnishings	⏸	⏸	⏸	⏸		
Industrial Equipment	⏸	⏸	⏸	⏸		
Juice, Soft Drinks and Water	⏸	⏸	⏸	⏸		
Kitchen and Restaurant Supplies	⏸	⏸	⏸	⏸		
Lawn and Garden Machinery and Equipment	⏹	⏸	⏸	⏹		
Linens, Fabrics, Leather and Textiles	⏸	⏸	⏸	⏸		
Luggage	⏸	⏸	⏸	⏸		
Meat, Fish and Poultry	⏸	⏸	⏸	⏸		
Musical Instruments	⏸	⏸	⏸	⏸		
Office Equipment	⏸	⏸	⏸	⏸		
Optometric Equipment and Supplies	⏸	⏸	⏸	⏸		
Paper and Disposable Plastic Goods	⏸	⏸	⏸	⏸		
Pet Supplies	⏸	⏸	⏸	⏸		Wholesale distribution of pet food is not eligible.
Plumbing and Heating Equipment and Supplies	⏸	⏸	⏸	⏸		
Stationery, Office and Educational Supplies	⏸	⏸	⏸	⏸		
Wine and Distilled Beverages	⏸	⏸	⏸	⏸		

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