



Purrtection for your business in the Age of Disruption

Pets are family too. And no one understands that better than you. You've escaped the corporate kennel (you know, a desk job) and turned your fondness for the animal kingdom into a thriving business. But doing what you love doesn't mean you can't get nipped in the Age of Disruption.

Wagging tales

Your prospects look as promising as whatever Pepper sees when she rides with her head out the window.



68%

of U.S. households own a pet – and the trend keeps climbing, year over year.¹



75%

of Americans in their 30s have dogs – and millennials are delaying traditional life milestones and gravitating toward furry parenthood instead.¹



\$70B

Nearly \$70 billion will be spent on pets in 2017 – and the demand will only continue to grow.¹

The right insurance means you'll always be ready – to take on new opportunities, redirect your business or respond to unexpected challenges.

¹APPA: Pet Industry Market Size & Ownership Statistics

Seems like anyone and everyone thinks they can get into the pet care business these days – corporate entities, online retailers, tech innovators, and even virtual strangers are available to pet-sit Pepper for the weekend. But you find that the challenges can be well worth their weight in slobbery rewards. Let Travelers help guard what you've worked hard to build while you attend to your furry, feathery, slippery and scaly clientele.

A healthy start

All pets have fundamental well-being needs. The same is true for your business. That's why we always recommend that insurance coverage for our Pet Care Services providers begins with a **Master Pac**SM Business Owner's Policy (BOP).

Master Pac – foundational care and feeding for your business

Your business can face both property and liability risks. And any disruption can bite into your cash flow. A Travelers **Master Pac** BOP protects your business by combining core property and liability protection into one simple solution.

Property. You've got stuff you need to protect and burying it out in the backyard isn't an option. **Master Pac** provides property coverage for things like buildings, furnishings, equipment, computers and business personal property (BPP). It even covers property that is temporarily away from where you normally operate your business – because we know that house calls aren't uncommon in your line of work.

General Liability (GL). If you're sued or held liable for accidental bodily injury or property damage, our BOP covers damages paid in judgments or settlements, and legal defense costs. Some popular features include:

- **Premises liability.** Protects your business if anyone is injured on your premises – such as slips, trips and falls.
- **Products liability.** Protects your business if a product you sell causes bodily injury or property damage.

Business Income and Extra Expense (BIEE). If your business premises is damaged by a fire or other covered cause of loss, you might have a suspension of operations. **Master Pac** covers revenues lost as a result of the event, as well as additional expenses you might incur to get your business running again.

For the unique needs of your business, we also offer a number of pet care coverage enhancements. Some are automatically included, at no additional cost, such as:

Pet Grooming Liability Endorsement. Automatically included for Pet Grooming and Pet Day Care and Overnight Boarding services. Covers injury to dogs, cats or other domesticated animals as a result of providing or failing to provide pet grooming services.



The Age of Disruption isn't easy, but it's manageable. So take a deep breath. Control what you can. And buy insurance for everything else.



Boarding Kennel Endorsement. Automatically included for Pet Grooming and Pet Day Care and Overnight Boarding services. Covers injury to dogs, cats or other domesticated animals in the care, custody or control of the policyholder.

Both Pet Grooming Liability and Boarding Kennel Endorsements are also available to other Pet Care businesses as optional coverages.

Additional pet care coverage options that are highly recommended but not automatically included are:

Veterinarians Professional Liability. Provides protection in the event that you make a professional error (also referred to as a “medical incident”) that results in the injury or loss of an animal you are treating.

Animal Floater. Covers accidental injury, death, damage, theft or escape of animals belonging to others that are in your care, custody or control, and on your premises for examination, treatment, grooming, boarding or breeding, or while in transit.

Business Income – Mobile Operations Vehicle Endorsement. Provides coverage for loss of business income due to the necessary suspension of mobile operations caused by direct physical loss of, or damage to, vehicles/trailers that are specifically equipped to provide services on the road.

Frequently recommended add-on coverages – You can give your business an additional boost of protection with coverage enhancements (also referred to as “endorsements”) such as:

CyberFirst Essentials® – Small Business. Cyber insurance can protect your business in the event of a data breach and help cover costs resulting from court-awarded judgments, out-of-pocket expenses such as consulting and forensics to identify and resolve the cause of the breach, customer notification (often mandatory), credit monitoring, and public relations to help manage any negative perceptions that may arise.

Power Pac PremierSM. Best-in-class coverage enhancements designed for businesses that have more complex insurance needs; 40+ coverage features and higher limits make this our broadest and most powerful coverage enhancement.

XTEND Endorsement[®]. A robust suite of GL coverage enhancements, including a broadened named insured, blanket waiver of subrogation to protect you from third-party liability, increased supplementary payments to help offset costs related to investigating and settling claims, and more.

Cover all the bases – Unlike herding cats, this is easy. We've rounded up additional types of insurance coverage that can round out your protection.

Commercial Automobile. Your workplace is as mobile as you are. Commercial Automobile insurance is the right protection for the vehicles you use to deliver kibble, chauffeur Pepper to play dates or check on Mitten's post-surgery home recovery.

Workers Compensation. In most states, you are required to carry workers compensation insurance if you have employees. Why not choose Travelers? We're No.1 in Workers Compensation, year over year.²

Commercial Umbrella. Your business is as unpredictable as your clients. Commercial Umbrella can provide additional protection in the event of a catastrophic liability claim.

²According to SNL Financial, Travelers is the No. 1 writer of workers compensation since 2012 (based on direct written premiums on a calendar-year basis)

³A.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.



Talk it over with Travelers

When you choose Travelers, you'll benefit from being part of the right pack. You care about the creatures under your care; we care about the businesses that add to their well-being and happiness.

Commitment. Many of us at Travelers – and many of our agents – share your passion for animals. We understand that your business is important to many lives. That's why we provide the right coverage to help protect our Pet Care Services clients.

Financial strength. With total assets of \$102 billion and more than 30,000 employees, we're proud to share that our strength and stability have earned an A++ rating from A.M. Best³ – our industry's version of “best of breed.” Travelers has endured the test of time and can be a valuable companion when things go wrong.

Expertise. You need an insurance company that's willing to listen and work hard to meet your needs. For us, that begins with recognizing that Pet Care businesses are unique and reflecting that understanding in the customized coverages we provide.

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