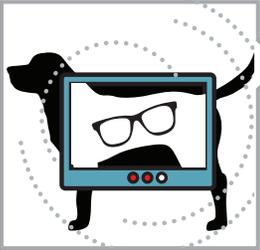




Have you imagined everything that can disrupt your business in the Age of Disruption? We have.



Disruption #802: The future's so bright, I'm going to eat shades

Two-year-old Coal is an exuberant, curious black lab. When his humans go out of town for a weeklong vacation, they bring Coal to a boutique pet hotel. On the first afternoon of his stay, his curiosity leads him to snack on a staff member's sunglasses. Coal immediately regrets his decision but surgery is required.

Travelers' **Boarding Kennel Endorsement** is *automatically* included for Pet Grooming and Pet Day Care and Overnight Boarding services. Coverage includes injury to dogs, cats or other domesticated animals in the care, custody or control of the policyholder within the General Liability limit. This endorsement is available to other Pet Care Services businesses as an optional coverage.



Disruption #94: When a special helper needs help

Dutch does a lot to take care of his wheelchair-bound human. He pulls her up ramps, opens doors and provides a constant source of love and companionship. When Dutch starts to consume excessive amounts of water, urinate frequently and develop skin problems, the vet diagnoses hypothyroidism and recommends a course of treatment. Unfortunately, Dutch's symptoms are due to diabetes. The incorrectly diagnosed disease damages Dutch's internal organs and requires additional medical treatment to address complications.

Travelers' **Veterinarians Professional Liability Coverage** is a highly recommended, optional coverage that offers protection in the event you make a professional error that results in the injury to or loss of an animal (also referred to as a "medical incident"). There is a separate limit of insurance that applies for this coverage.



Disruption #126: On the run

Frankie the dachshund is a timid "only child" in a quiet household with a full-time work-at-home parent. Her days of happily napping underneath the office desk while Dad works come to an end when Dad's job changes. Frankie is enrolled in the neighborhood doggie day care, which can be a noisy place. After spending an anxious morning pacing and panting by the entrance gate, Frankie slips out when an employee leaves the gate slightly ajar. It's been three weeks and she is still missing. Frankie's parents are utterly devastated.

Travelers' **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.



Disruption #7: It's not easy to look this good

After a tough competition season, it is Mr. Phargus' moment to shine at a big, regional dog show. Winning this one would be the pathway to a national podium. Mr. Phargus needs to look his best, but his usual groomer falls ill so his owners book another groomer. While shaping the poodle's fluffy white coat, the groomer accidentally nicks a tendon in his leg. The show must go on, but Mr. Phargus can't.

Travelers' **Pet Grooming Liability Endorsement** is automatically included for Pet Grooming and Pet Day Care and Overnight Boarding services, and covers injury to dogs, cats or other domesticated animals as a result of providing or failing to provide pet grooming services. This endorsement is available to other Pet Care Services businesses as an optional coverage.



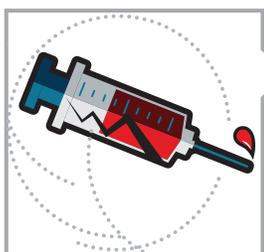
Here are some of our best ideas for how to protect your business from serious snarls – so you can take care of business in the Age of Disruption.



Disruption #262: Up in smoke

With summer around the corner, Pippy's humans call their usual mobile pet groomer to make an appointment for a summer cut to keep the Himalayan nice and cool. However, when the groomer answers the phone, she says she can't take any clients and is temporarily shutdown due to a fire that destroyed her mobile grooming vehicle while she was away for the weekend.

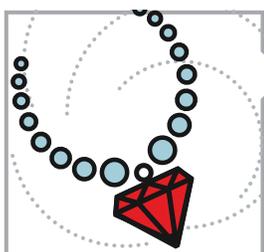
Travelers' **Business Income – Mobile Operations Vehicle Endorsement** provides coverage for actual loss of business income sustained due to the necessary suspension of mobile operations. The suspension must be caused by direct physical loss of, or damage to, vehicles/trailers that are specifically equipped to provide services on the road.



Disruption #58: Not the best medicine

A local veterinary office follows refrigeration procedures for specialty dog vaccines to the letter. Despite due diligence, an unforeseen power outage causes all the vaccines to spoil.

Sometimes even the best precautions aren't enough. Fortunately, Travelers' **Power Pac PremierSM** endorsement offers spoilage coverage within the blanket limit up to \$250,000. For greater protection when it matters most, veterinarians can purchase the **Medical Dental PremierSM** endorsement, which increases the blanket limit to \$350,000. Our Premier endorsements include 40+ coverage enhancements for best-in-class protection.



Disruption #8: From dog sitter to cat burglar

When Rascal's usual dog walker goes out on maternity leave, his pet sitting service sends a substitute in her place to take over his walks and provide some weekend pet sitting. After a few weeks, Rascal's human begins to notice some strange disappearances of her jewelry items. She sets up a security camera to monitor the home during her absence. The recordings confirm her suspicions – the new pet sitter has been sneaking into the upstairs bedroom and stealing her belongings, including a family heirloom necklace worth \$4,000. The client feels betrayed that the service she trusted for so many years could let this happen, and worries that the necklace and other stolen pieces are gone forever.

Travelers' **Theft of Clients' Property Coverage Endorsement** provides coverage for loss or damage of money, securities or other property belonging to your client, as a result of theft by any employee while the property is on your client's premises.

These examples are a work of fiction – extremely plausible fiction. The characters, however, are not.

We've incorporated some of our own pet family member personas in the hypothetical losses described above.

No actual furry, feathery, scaly or slippery characters were harmed.



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