

Master PacSM and Pac PlusSM Exposure Thresholds

SELECT ACCOUNTS | SMALL BUSINESS

Apartment PacSM and Apartment Pac PlusSM

Apartment buildings, including cooperatives

- \$10 million total insured values per building
- \$75 million total insured values per account

Building PacSM and Building Pac PlusSM

Lessors of commercial buildings occupied by offices, mercantile and retail establishments

- Up to 15 buildings
- \$15 million total insured values per building
- \$50 million total insured values per account

Business PacSM and Business Pac PlusSM

Personal customer service, businesses repairing consumer goods, businesses engaged in printing

- Up to 15 locations
- \$5 million total insured values per location
- \$50 million total insured values per account
- \$15 million total annual sales per account

Condominium PacSM and Condominium Pac PlusSM

Owners of buildings used exclusively as condominiums

- \$10 million total insured values per building
- \$75 million total insured values per account

Contractors PacSM

Small residential and specialty trade contractors

- \$5 million total insured values per location
- \$10 million total insured values per account
- \$750,000 total annual payroll per account

Garage PacSM

Independently operated or franchised automotive service and repair businesses

- \$5 million total insured values per location
- \$10 million total insured values per account

Manufacturers Pac PlusSM

Food products, leather goods, metal goods, paper products, plastic goods, rubber products, textiles and wood products

- \$7.5 million total insured values per location
- \$10 million total insured values per account
- \$10 million total annual sales per account

Office PacSM and Office Pac PlusSM

Medical, legal, financial or other professional services

- Up to 15 locations
- \$15 million total insured values per location
- \$50 million total insured values per account
- \$20 million total annual sales per account

Religious PacSM

Small churches and other houses of worship not affiliated with operating educational institutions

- \$5 million total insured values per location
- \$25 million total insured values per account

Restaurant PacSM and Restaurant Pac PlusSM

Fast food, family style restaurants, fine dining, banquet and reception facilities, caterers and larger family style restaurants

- \$10 million total insured values per location
- \$25 million total insured values per account
- \$10 million total annual sales per account

Store Pac[®] and Store Pac PlusSM

Variety of retailers primarily engaged in brick and mortar commerce

- Up to 15 locations
- \$5 million total insured values per location
- \$50 million total insured values per account
- \$15 million total annual sales per account

Technology Office PacSM and Technology Office Pac PlusSM

Information technology firms

- Up to 15 locations
- \$15 million total insured values per location
- \$50 million total insured values per account
- \$15 million total annual sales per account

Technology Office Segment Expansion not currently available in FL.

Technology Manufacturers Pac PlusSM

Manufacturers of electronics and instruments

- \$7.5 million total insured values per location
- \$10 million total insured values per account
- \$10 million total annual sales per account

Wholesalers Pac PlusSM

Distributors of various types of durable and non-durable domestic goods

- \$15 million total insured values per location
- \$25 million total insured values per account
- \$15 million total annual sales per account

Accounts exceeding the above thresholds should be referred to the appropriate Travelers business unit.

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Available endorsement options and coverage highlights

For specific details regarding coverage limitations and if they apply on a per-occurrence basis, please refer to the Select Underwriting Guidelines located in **Agent HQSM**.

Accountants and lawyers

Business income – billable hours option

- Coverage up to \$10,000
- Dollar value assigned to one hour of service normally charged to a client for work performed

Valuable papers and records

- Limit increased by \$100,000 while in transit or off premises
- Limit increased by \$100,000 at each described location

Building owners

- Lessors leasehold interest up to \$25,000
- Ordinance or Law – increased to \$100,000 per premises/ \$250,000 per occurrence with higher limit options available in **2nd Gen TravelersExpress[®] for Master PacSM**
- Tenant move-back expenses up to \$25,000
- Debris removal increased to \$50,000

Medical and dental

Business income – daily limit option

- Short interruptions of business resulting in cancelled appointments
- Up to \$1,000/day up to 15 consecutive days during the period of restoration

Restaurants and other eating establishments

- Food contamination costs up to \$10,000
- Utility services – time element up to \$2,500
- Outdoor trees/shrubs – increased to \$5,000

Technology manufacturers

- Business income and extra expense from dependent property is increased to \$25,000 and extended to include premises located worldwide
- Contract penalty clause up to \$10,000
- Electronic data processing equipment, data and media while in transit or at premises other than the described premises is increased to \$50,000
- Electronic vandalism is increased to \$50,000
- Identity fraud expense up to \$15,000

Technology office*

- Business income – billable hours option
 - Coverage up to \$15,000
 - Dollar value assigned to one hour of service normally charged to a client for work performed
- Business personal property at client or virtual office premises up to \$25,000
- Electronic data processing coverage provided up to the business personal property limit
- Electronic data processing – in transit or at other premises up to \$75,000
- Utility services – time element at a client or virtual office premises up to \$25,000

*Technology office accounts automatically include these coverages.

Core business owners form

For specific details regarding coverage limitations and if they apply on a per-occurrence basis, please refer to the Select Underwriting Guidelines located in **Agent HQ**.

- Green coverage enhancements are included up to \$25,000 for building, business personal property and building reengineering and recertification expense
- Equipment breakdown coverage is included. Diagnostic equipment, production equipment and power-generating equipment are limited to \$100,000 for direct damage (with higher limits available)
- Electronic data processing equipment, data and media is included up to the business personal property limit for a maximum of \$50,000 (higher limits are available)
- Accounts receivable coverage is included for \$25,000 when business personal property is written (higher limits are available)
- Valuable papers and records coverage is included for \$25,000 when business personal property is written (higher limits are available)
- Fine arts coverage is included for \$25,000 when business personal property is written (higher limits are available)
- Employee dishonesty is included for \$25,000 (higher limits are available)
- Forgery or alteration is included for \$25,000 (higher limits are available)
- Outdoor trees, shrubs, plants and lawns – \$3,000 for all covered causes of loss

Added coverage protection

Umbrella

- Supplement existing policies' general liability, auto liability and employers liability limits
- Limits available up to \$25 million

OMNISM

- Business satisfying the eligibility criteria for **Master Pac** and **Pac Plus** but for which there is no suitable classification in **Master Pac** or **Pac Plus**
- Monoline property or monoline general liability coverage



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