



Travelers Small Business Is Now Even More Competitive

Travelers has recently taken significant steps in providing best in class coverages at very competitive prices for the following Small Office Business Owner's Policies (BOPs). You have them. Travelers wants them!



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.

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.

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.

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.

Here's what Travelers is offering:

Better Pricing:*

- 90% of small policies (less than \$50K in insured value) will receive a **Master PacSM** quote of \$600 or less - even when quoting with popular coverage options like **Power PacSM** and **Hired & Non-Owned Auto Liability**.
- Recent rate reductions on new business - up to 20% in many classes

New Minimum Premiums:

- Travelers has some of the lowest minimum premiums in the industry - as low as \$250 for **Master Pac**, depending on the state.

Loss Forgiveness:

- Small office policies aren't surcharged for a single small claim (typically less than \$1,000).

Best-in-Class Coverage:

- Broad **Master Pac** BOP plus popular coverage enhancements such as **Power Pac PremierSM**, **CyberFirst Essentials[®]**, and **EPL+SM**.

General Liability Highlights

- General Liability Coverage Limits of \$1 million per occurrence / \$2 million aggregate are with an option for higher limits of \$2 million per occurrence / \$4 million aggregate available
- Advertising Injury and Personal Injury
- Medical Payments
- Damage to Premises Rented to You is included. Limit may be increased.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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- Blanket Contractual for all insured contracts
- Host liquor liability
- Limited worldwide coverage
- Products/Completed Operations coverage is included. (May be excluded on Office Pac Plus.)
- Web XTEND® endorsement is automatically provided for most Office Coverage includes personal injury, advertising injury and worldwide Web site injury protection (some restrictions apply)

Did you know Travelers will also insure your agency's property and liability coverage? Consider submitting a quote request today...many fellow members already have! It's a competitive program experiencing a 40+% hit ratio, with work comp even higher. Home based businesses are acceptable. Key coverages include:

- Accounts receivables & valuable papers
- Business personal property off premises
- Hired & non-owned auto liability (optional coverage)

Travelers also offers competitive coverages and rates for workers compensation, automobile, and umbrella. Travelers Select is now submitted under the product name **Small Commercial** on [Big "I" Markets](#). ACORD Applications and three-year loss runs will be required. Travelers is available in all states except AK, FL, HI, LA, RI & TX.

*Based on actual experience in states where new pricing has been implemented. Actual pricing varies by class of business, and final premium is based on underwriting considerations.