



## Get Power With Travelers



The **Master Pac**<sup>SM</sup> family of products from Travelers Select Accounts is designed especially for small to midsized business. Your clients receive the coverages they need and the services they deserve at a price they can afford. The basic protection provided by the **Master Pac** Business Owner's Policy is already broad and extensive. The addition of the **Power Pac** endorsement makes that protection even better.

**Power Pac** delivers extra coverages with savings built in. Today, smart business owners look for the broadest range of property coverages for the best value. The **Power Pac** endorsement, together with their core coverages, delivers that value.

**Power Pac** protects your clients business and delivers expanded coverages for a fraction of what they'd pay for separate policies.

**Power Pac** provides an array of added and expanded coverages that provide superior business insurance protection in one affordable endorsement. It adds nine important coverages and expands the protection of 11 other coverages.

Here are some coverage examples:

- A business telephone charge card is stolen. The thief runs up a large bill making long distance calls, and the telephone company insists that business pay these charges. With **Power Pac**, they're covered for up to \$5,000 for these charges.
- Wind damages an office entry door. The landlord points out that even though the business did not install the door, the lease requires them to repair it. With **Power Pac**, they're covered for up to \$5,000 for these repairs.
- A fire destroys accounts receivable records at a place of business. **Master Pac** provides them up to \$25,000 in coverage for these records, and with **Power Pac**, they get an additional \$100,000 coverage.

<b>Power Pac Added Coverages</b>	
Brands and labels	\$25,000
Computer fraud	\$5,000
Identity fraud expense	\$15,000 (Annual aggregate limit)
Limited building coverage - tenant obligation	\$5,000
Lost key - consequential loss	\$500
Ordinance or law coverage is extended to include tenant's improvements or betterments	Included within ordinance or law coverage
Unauthorized business card use	\$5,000
Utility services - direct damage	\$2,500
Utility services - time element (for service outages exceeding 24 hours)	\$2,500

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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<b>Power Pac Expanded Coverages</b>	<b>Without Power Pac</b>	<b>With Power Pac</b>
Accounts receivable - at described premises	\$25,000	Current limit increased by \$100,000
Accounts receivable - in transit or at a location other than described premises	\$25,000	Current limit increased by \$100,000
Business income and extra expense - dependent property	\$10,000	\$25,000
Business income and extra expense - newly acquired property	\$250,000	\$500,000
Claim data expense	\$5,000	\$10,000
Electronic data processing equipment/data/media - electronic vandalism	\$25,000	\$50,000
Electronic data processing equipment/data/media - in transit or at a location other than described premises	\$25,000	\$50,000
Extended business income	60 days from the date operations are resumed	90 days from the date operations are resumed
Newly acquired or constructed property - business personal property	\$250,000	\$500,000
Ordinance or law - increased period of restoration	\$25,000	\$50,000
Outdoor trees, shrubs, plants and lawns	\$3,000	\$5,000

**Why choose Travelers** - Travelers offers top-of-the-line service for: **Risk control**

- Access to products and resources, training and education.
- Technical bulletins.

**Claim services**

- 24-hour claim reporting via the internet, phone or fax.
- Toll-free phone: 800.238.6225.
- Claims handled promptly and professionally.

**Billing plans**

- One simple bill for all coverage we write.
- Convenient installment payment plans.
- Toll-free customer service: 800.252.2268.

**Appetite and Coverage Solutions**

Products and services include all core commercial insurance lines, featuring the industry-leading **Master Pac<sup>SM</sup>** and **Pac**

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**Plus<sup>SM</sup>** products, commercial auto, workers compensation, property, general liability and umbrella. They also offers a variety of specialty coverages, including boiler and machinery, inland marine, crime and electronic data processing.

Their goal is to keep their insurance solutions in sync with the changing needs of small businesses, with a particular focus on the following key economic segments:

- Apartments
- Buildings
- Businesses
- Condominiums
- Contractors (small trade)
- Garages
- Manufacturers
- Offices
- Religious Institutions
- Restaurants
- Stores
- Technology
- Wholesalers

Travelers Select is even [more competitive](#) and is 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.