



## Wholesaler Coverage From Travelers



A wholesaler sells a product or multiple products in bulk, usually finished goods to retail outlets or raw materials to manufacturers/producers. Retail businesses sell small quantities of goods to the end-user. Sometimes a manufacturer also acts as the wholesaler. A small producer of a product may start out as a retailer (usually online) and build up to selling their product as a wholesaler to other retail outlets. In a hybrid method of selling called [drop-shipping](#) a retailer sells the product to the consumer, but it is shipped by the wholesaler.

Travelers [wholesalers business owner's policy](#) includes coverages that are important to any business. They also offer additional business-specific options that are essential for any wholesaler such as a Transportation Special Form that provides coverage for stock in transit and Selling Price Valuation on

finished stock.

Travelers Select provides a complete range of coverage solutions and services for business, spanning the entire breadth of the small commercial marketplace. Products and services include all core commercial insurance lines, featuring the industry-leading **Master Pac<sup>SM</sup>** and **Pac Plus<sup>SM</sup>** products, commercial auto, workers compensation, property, general liability and umbrella. They also offer 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)
- Wholesalers
- Garages
- Manufacturers
- Offices
- Religious Institutions
- Restaurants
- Stores
- Technology

Travelers Select 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.

Our other Small Commercial carriers:

- **Chubb Small Commercial Insurance (SCI)** leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to \$10M in revenue. Chubb recognizes that not all coverages fit the needs of every business and that is why they have crafted a customizable suite of state-of-the-art insurance products to fit your client's specific needs. Available in all states except FL, LA, AK & HI.

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- **CNA Small Business:** CNA Small Business currently offers a market for a broad variety of businesses, representing Healthcare, Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing. BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability products are available. CNA is available in all states except AK & HI.

If you have any questions about Travelers or the **Small Commercial** product, please contact Big "I" Markets Commercial Underwriter Tom Spires at [tom.spires@iiaba.net](mailto:tom.spires@iiaba.net) or Claire McCormack at [claire.mccormack@iiaba.net](mailto:claire.mccormack@iiaba.net).