

# Master Pac<sup>SM</sup> and Pac Plus<sup>SM</sup> Exposure Thresholds

## SELECT ACCOUNTS | SMALL BUSINESS

### **Apartment Pac<sup>SM</sup> and Apartment Pac Plus<sup>SM</sup>**

Apartment buildings, including cooperatives

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

### **Building Pac<sup>SM</sup> and Building Pac Plus<sup>SM</sup>**

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 Pac<sup>SM</sup> and Business Pac Plus<sup>SM</sup>**

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 Pac<sup>SM</sup> and Condominium Pac Plus<sup>SM</sup>**

Owners of buildings used exclusively as condominiums

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

### **Contractors Pac<sup>SM</sup>**

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 Pac<sup>SM</sup>**

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 Plus<sup>SM</sup>**

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 Pac<sup>SM</sup> and Office Pac Plus<sup>SM</sup>**

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 Pac<sup>SM</sup>**

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 Pac<sup>SM</sup> and Restaurant Pac Plus<sup>SM</sup>**

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<sup>®</sup> and Store Pac Plus<sup>SM</sup>**

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 Pac<sup>SM</sup> and Technology Office Pac Plus<sup>SM</sup>**

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 Plus<sup>SM</sup>**

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 Plus<sup>SM</sup>**

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.

## 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 HQ**<sup>SM</sup>.

### 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<sup>®</sup> for Master Pac<sup>SM</sup>**
- 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

### OMNI<sup>SM</sup>

- 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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