



Minding the store in the Age of Disruption

You're the "how can I help you" heart of the community you serve. Your title may be "Founder," "Owner" or "CEO," but you're also the one-person accounting department, marketing team, purchasing division and tech support. The success of your business demands that you manage it all. And it takes 80 hours a week to keep your doors open.

How on earth do you do it? (No, seriously.)



of retail businesses have < 10 employees.¹ You've got great people working with you – but you need all hands on deck. Add Travelers to your team so we can help you get more done.



of retailers forgo pay to keep their business afloat.² Long days, skipped lunches and a relentless pursuit of your dream make you a modern entrepreneurial hero.



of consumer spending occurs in the retail sector – and consumer confidence is high.³ Even though the hours seem endless, the future looks bright.

With the shift from brick and mortar to brick and click, the Age of Disruption has rocked the world of retail. That means new opportunities – and new risks. Travelers understands.

Open for business.

Every program for retailers starts with our core **Master Pac**SM Business Owner's Policy (BOP). It combines property insurance – to cover damage to buildings, contents and personal property – with liability insurance to protect you if someone threatens to sue.

Master Pac protects the things that matter to you.

Property. Covers damage to the structure (owned or leased), equipment, furnishings, fixtures, displays and inventory. Popular features include:

- Off-premises or in-transit goods, including shipments to customers;⁴ unlike most of our competitors, we cover up to the Business Personal Property (BPP) limit – without sublimits.
- Theft, robbery or vandalism and theft damage to rented property – up to the BPP limit for better-than-average protection.
- Tenant improvements to rented property.
- Automatic 25% increase in BPP limit to cover seasonal fluctuations.

General Liability. Covers damages paid in judgments or settlements, and legal defense costs, if you are sued or held liable for accidental bodily injury or property damage. Popular features include:

- **Products Liability.** Protects your business if a product you sell causes bodily injury or property damage.
- **Personal/Advertising Injury.** Includes protection against liability for publication of defamatory material or copyright infringement in your advertisement.
- **Premises Liability.** Protects your business if patrons are injured on your premises – such as slips, trips and falls.

Business Income and Extra Expense. Protect your revenue stream and get back up and running if a covered loss strikes your store, warehouse or a major supplier. Bonus: Losses caused by electronic vandalism (computer attack, virus, malware) are covered up to \$25,000.

Employee Theft and Dishonesty. Covers theft of money, property or inventory. This is critical for retailers, yet many insurers don't automatically include it in a standard BOP. We do.

Computer Equipment, Data and Media (EDP). Covers loss or damage to computers, register systems, software and data – including point-of-sale systems, inventory management applications, electronic customer records and physical losses related to digital disruptions.



The Age of Disruption isn't easy, but it's manageable.
So take a deep breath. Control what you can.
And buy insurance for everything else.



 **Get the add-ons you need.**

Cyber Liability/Data Breach. With so many electronic transactions, both online and at point of sale, you have a lot at stake. When a system is hacked or compromised, you risk costly chargebacks, or reputational damage and loss of sales. Cyber criminals are always looking for a weak spot (like maybe an outdated e-commerce feature on your website). In fact, almost half of all retailers consider cyber risks and data breaches their greatest concern.⁵ **CyberFirst Essentials® – Small Business** helps protect your bottom line from the costs of failing to prevent unauthorized access to, or use of, customer identity information. Covered expenses include customer notification (often mandatory), penalties and chargebacks imposed by credit card companies, court-awarded judgments, and more.

Power PacSM, Power Pac PremierSM and Restaurant and Perishable Goods Premier. Supersize your **Master Pac** policy with best-in-class enhancements that deliver additional coverage features and higher limits, including sewer backup, losses resulting from damage to a power supply or overhead utility lines, increased limits for computer/data/media, and spoilage for perishable goods.

Employment Practices Liability+SM (EPL+SM). **EPL+** defends your business in the event of a claim alleging a wrongful employment practice, such as discrimination or wrongful termination. **EPL+** helps cover your legal expenses as well as potential settlement

damages, up to the coverage limit. We also include identity fraud expense reimbursement coverage for employees. Bonus: Third-party liability coverage is optional in case a patron or supplier files a discrimination claim.

World Business Essentials®. Extends some property and liability coverage features for periodic overseas business travel. For frequent overseas travel, or for businesses that have an overseas location, a separate Global Companion Policy is available.

 **Check off everything on your list.**

Workers Compensation. If you have paid employees, including part-time or seasonal staff, you may be required to purchase coverage. As the #1 provider of workers compensation in the U.S.,⁶ we can help.

Commercial Auto. Whether you're making a delivery or picking up product, we offer physical damage and liability protection for vehicles registered to your business, including cars, delivery vans and trucks of all sizes.

Umbrella. Up to \$25M in limits over your primary general liability, auto liability or employer's liability coverage.

¹ PWC and NRF 2014 retail study

² National Retail Federation – May 2016

³ U.S. Census Bureau

⁴ Shipments sent via the U.S. Postal Service are not covered.

⁵ 2015 Travelers Business Risk Index

⁶ SNL Financial



 **Talk it over with Travelers.**

At Travelers, we don't box our retail customers into superficial categories like big box or small box (or lunchbox or matchbox). We understand your challenges and offer customized solutions for what matters most to you.

National carrier, local presence. You're part of your community. So are we. Our strong, local presence spans small towns and big cities across the nation. We have people nearby who can work around your crazy schedule.

Value. You bring value to your customers and so do we. We make sure you get exceptional value for every insurance dollar you spend by providing superior coverage at a competitive price, with industry-leading claim service and proprietary risk control tools to help effectively manage your everyday risks.

Expertise. Our legacy is built on 160 years of experience. We know the retail industry and understand the evolving risks associated with all the roles you play. So we tailor your coverage to fit you perfectly and protect you today – and tomorrow.



Select Accounts | Small Business

The Travelers Indemnity Company and its property casualty affiliates.

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