Available liability options:

- XTEND Endorsement®
- Aircraft Chartered with Crew
- Blanket Additional Insured – Managers or Lessors of Premises
- Blanket Additional Insured – Lessor of Leased Equipment
- Blanket Waiver of Subrogation
- Broadened Named Insured
- Damage to Premises Rented to You Extension
- Extension of Coverage – Bodily Injury
- Incidental Medical Malpractice
- Increased Supplementary Payments – Cost of bail bonds up to $2,500
- Loss of earnings up to $500 per day
- Injury to Co-Employees and Co-Volunteer Workers
- Knowledge and Notice of Occurrence or Offense
- Non-Owned Watercraft – Increased to 50 feet
- Personal Injury – Assumed by Contract
- Reasonable Force – Bodily Injury or Property Damage
- Unintentional Omission
- Additional coverages apply to Manufacturers and Wholesalers

Other available liability options include:

- Additional Insureds – Various
- Cyber First Essentials® – Small Business available in 2nd Gen Travelers Express for Master Pac
- Employee Benefits Liability
- Employment Practices Liability+ (EPL+) with Identity Fraud Expense Reimbursement available in 2nd Gen Travelers Express for Master Pac
- Garagekeepers Legal Liability
- Hired and Non-owned Auto Liability
- Limits: $2M occurrence/$4M aggregate – available for most segments
- Professional Liability for Printers and Veterinarians
- Stop Gap – Monopolistic Workers Compensation
- World Business Essentials
Property coverages

Features:
- “Special” Form
- Replacement Cost (ACV Optional)
- No Coinsurance
- Deductible
  - $500 standard for Master Pac
  - $1,000 standard for Pac Plus
  - Options for $1,000; $2,500; $5,000; $10,000 or $25,000

Building includes:
- Completed additions
- Fences and fixtures
- Permanently attached machinery and equipment
- Retaining walls
- Owned property used to maintain or service building, structure or premises

Business personal property includes:
- Property within 1,000 feet of the premises
- Property of others in the insured’s care, custody, or control. See also Bailees Customers Goods option
- Improvements and betterments
- Money and Securities (Theft peril can be excluded. For Pac Plus, theft peril limited to $25,000, but limit can be increased)
- Theft of furs – Up to $2,500
- Theft of jewelry, watches, precious metals – Up to $5,000
  - Limitation does not apply to jewelry or watches worth $500 or less per item. Increased limits for precious metals apply for Manufacturers
- Theft of patterns, dies, molds and forms up to $2,500. Increased limits apply for Manufacturers

Business income and extra expense:
- Coverage is optional for all Pac Plus segments.
- For all Pac and Pac Plus segments, coverage may be written on a policy or location level subject to a maximum dollar limit without the 12-month limitation. Dollar limits will be determined by a percentage of annual receipts and can be modified (not applicable to Religious Pac)
  - 50% of annual receipts for Business, Contractors, Manufacturers, Office, Restaurant, Store and Wholesalers
  - 80% of rents/fees for Apartment, Building and Condominiums
- Extended Business Income – Up to 60 consecutive days with options to increase
- Deductible does not apply
- See also Coverage extensions: Dependent on certain coverages

Additional coverages and coverage extensions

Additional coverages:
(*Coverage in addition to the Limits of Insurance)
- Arson and Theft Reward* – Up to $5,000, deductible does not apply
- Claim Data Expense* – Up to $5,000 for expenses incurred for required activities including taking inventory, appraisals, etc.)
Additional coverages, cont.

- Debris Removal* – Up to 25% of the sum of direct loss paid plus deductible. Up to an additional $25,000 may apply
- Employee Dishonesty* – Up to $25,000. Limit can be increased. Can be excluded.
- Expediting Expenses* – Up to $25,000
- Fine Arts* – Up to $25,000. Limit can be increased. Limited exclusions. Breakage limitation does not apply. Coverage applies anywhere in policy territory. Stated value applies if schedule is on file
- Fire Department Service Charge* – Up to $25,000, deductible does not apply
- Fire Protective Equipment Discharge* – Up to $10,000 for accidental or intentional discharge
- Forgery or Alteration* – Up to $25,000. Limit can be increased. Includes legal defense. Can be excluded
- Green Building Alternatives – Increased Cost – 5% of loss or damage, up to $25,000
- Green Building Reengineering and Recertification Expense – 5% of loss of or damage, up to $25,000
- Newly Acquired or Constructed Property*
  - Building – Up to $500,000
  - Business Personal Property – Up to $250,000
  - Up to 180 days
- Ordinance or Law* – Up to a combined limit of $25,000 for:
  - Loss in value of undamaged portion of building
  - Demolition cost
  - Increased cost of construction
  - Limit can be increased. See also Ordinance or Law – Increased Period of Restoration
- Outdoor Trees, Shrubs, Plants and Lawns* – Up to $3,000 for all covered causes of loss, includes debris removal
- Pollutant Cleanup and Removal* – Up to $25,000 annual aggregate
- Preservation of Property – Up to 90 days
- Temporary Relocation of Property** – Up to $50,000 for property removed from premises for up to 90 days
- Water Damage, Other Liquids, Powder or Molten Material Damage – Pays costs related to accessing the source of damage

Coverage extensions: Dependent on certain coverages:

(*Coverage provided within the Limits of Insurance)

- Accounts Receivable – Up to $25,000 on and off premises. On-premises limit can be increased. Deductible does not apply
- Appurtenant Buildings and Structures – Up to $50,000
- Building Glass* – For building owner or tenant, property deductible applies with option for glass-specific deductible. Few exclusions apply
- Business Income and Extra Expense from Dependent Property – Up to $10,000 – Limit can be increased. 24-hour waiting period applies
- Business Income and Extra Expense – Newly Acquired Premises – Up to $250,000 for up to 90 days
- Business Personal Property Off Premises* – Coverage applies:
  - In transit (to or from the premises)
  - Temporarily at a premises you do not own, lease, or operate
  - At any fair, trade show, or exhibition. (Exceptions apply to Manufacturers and Wholesalers)
- Civil Authority* – Extends Business Income and Extra Expense coverage beginning after a 24-hour waiting period (no waiting period for Extra Expense), for up to three consecutive weeks
- Electronic Data Processing* – Included up to Business Personal Property limit, subject to a maximum of $50,000 – Limit can be increased
  - Worldwide coverage
  - Limited exclusions (artificial electricity, breakdown, and off-premises power failure are covered)
  - Up to $25,000 for transit/off premises
  - Up to $25,000 for newly acquired EDP
  - Up to $25,000 backup data off premises
  - Up to $25,000 for electronic vandalism – See also Interruption of Computer Operations
Coverage extensions, cont.

- Equipment Breakdown* – Included
  - Up to $25,000 for pollutant contamination
  - Up to $25,000 for expediting expenses
  - $100,000 limit applies for direct damage of diagnostic equipment, power-generating equipment, or production equipment – Limit can be increased
  - Breakdown coverage to utility services is covered
  - Coverage can be excluded
  - See also the Spoilage option
- Green Building and Business Personal Property Alternatives – Increased Period of Restoration – Up to 30 days
- Green Business Personal Property Alternatives – Increased Costs – 5% of loss of or damage, up to $25,000
- Interruption of Computer Operations
  - Up to $25,000 aggregate limit due to physical loss to EDP data/media. Limit can be increased
- Money Orders and Counterfeit Paper Currency* – Included within BPP
- Non-Owned Detached Trailers* – Up to $5,000
- Ordinance or Law – Increased Period of Restoration – Up to $25,000
- Outdoor Property* – Up to $10,000 applies to:
  - Bridges, walks, roadways, patios
  - Radio and television antennas
  - Satellite dishes
- Personal Effects – Up to $25,000
- Signs* – Coverage included. On-premises coverage only. Off-premises signs can be covered under the Signs Inland Marine option
- Spoilage – Consequential Loss* – Covers damage due to change in temperature or humidity due to a covered cause of loss to specific types of equipment within the building at the described premises – See also the Spoilage option
- Theft Damage to Rented Property* – Applies to tenants who are obligated to make repairs
- Valuable Papers and Records – Up to $25,000 on and off premises – On-premises limit can be increased

Property and inland marine options

Available property and inland marine options:

**Power PacSM Endorsement** –

- Accounts Receivable – Increased by $100,000 on and off premises
- Brands or Labels – Up to $25,000
- Business Income and Extra Expense from Dependent Property – Increased to $25,000
- Business Income and Extra Expense – Newly Acquired Premises – Increased to $500,000
- Claim Data Expense – Increased to $10,000
- Computer Fraud – Up to $5,000
- Electronic data processing equipment, data and media off premises – Increased to $50,000
- Electronic vandalism – Increased to $50,000
- Extended Business Income – Increased to 90 days
- Identity Fraud Expense – $15,000 (Annual Aggregate Per Insured Person)
- Limited Building Coverage – Tenant Obligation – Up to $5,000
- Lost Key Consequential Loss – Up to $500
- Newly Acquired Business Personal Property – Increased to $500,000
- Ordinance or Law – Includes tenants improvements and betterments
- Ordinance or Law – Increased Period of Restoration – Increased to $50,000
- Outdoor Trees, Shrubs, Plants and Lawns – Increased to $5,000
- Unauthorized Business Card Use – Up to $5,000

*Unless otherwise specified, limits are on a per occurrence basis.
Available property and inland marine options, cont.

- Utility Services – Direct Damage – Up to $2,500
- Utility Services – Time Element – Up to $2,500

Building Owners Endorsement* –
- 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 Travelers Express* for Master Pac™
- Tenant Move Back Expenses up to $25,000
- Debris removal increased to $50,000

Other available property and inland marine options include:
- Bailees Customers Goods – Provides coverage at described premises, at agent or subcontractor premises or in transit. A limited number of exclusions apply.
  Coverage includes:
  - Business Income and Extra Expense
  - Confusion of Property
  - Missing Property exceeding $1,000
  - Work in Progress exceeding $1,000
  - Goods in Transit – Up to $30,000
  - Furs – Up to $5,000, not to exceed $2,500 per item
- ERISA – Broadens insured to include employee benefit plans sponsored by the Insured – the limit is separate from employee dishonesty
- Inflation Guard – Automatically increases the Limit of Insurance for Building and/or Business Personal Property by a predetermined percentage, pro-rated for each day of the policy period
- Interruption of Computer Operations – Increased limits available for Business Income and Extra Expense coverage caused by direct physical loss to EDP
- Sewer or Drain Backup – Covers damage to Covered Property caused by water or sewage that backs up or overflows from a sewer, drain or sump
- Signs – Up to $25,000 for neon, fluorescent, automatic or mechanical signs and lamps. All signs must be scheduled. 5% deductible, but not less than $50 per sign
- Spoilage – Coverage is provided for spoilage of perishable stock caused by breakdown, contamination, or power outage. Claim mitigation expenses and expenses to clean up and dispose of property are included. A separate deductible applies
- Utility Services – Direct Damage – Covers loss to Covered Property caused by interruption of water, communication, or power supply services
- Utility Services – Time Element – Covers time element loss caused by interruption of water, communication, or power supply services – a 24-hour waiting period applies

Automatic coverages:
- Bodily Injury and Property Damage Liability
- Broad form property damage liability
- Defense costs – outside the limit of insurance
- Damage to Premises Rented to You under the XTEND Endorsement®: Limit of $300,000 –Broadened Perils
- Host liquor liability
- Limits: $1M occurrence/$2M aggregate
- Limited worldwide coverage
- Medical Payments – Up to $5,000
- Premises Liability
- Personal and Advertising Injury Liability
- Products and Completed Operations Liability

Liability
Available liability options:

**XTEND Endorsement® –**
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- Blanket Additional Insured – Lessor of Leased Equipment
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- Stop Gap – Monopolistic Workers Compensation
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**Umbrella**

**Automatic coverage:**
- Broadened Who Is Insured Provision
- Worldwide coverage territory
- Contractual liability not limited to “insured contract” definition
- Expanded bodily injury definition
- No limiting definition for mobile equipment or loading and unloading
- Automatic coverage for newly acquired and formed organizations, other than partnerships or joint ventures (majority interest required)
- First dollar defense for suits not covered by underlying insurance

*Unless otherwise specified, limits are on a per occurrence basis.*