

# Travelers OPTIMA® for Small Business

## APPETITE AND ELIGIBILITY GUIDE



### TAILORED COVERAGE OPTIONS

#### Our Travelers OPTIMA Property and Casualty

**Product** provides tailored options for the exposures small to mid-sized businesses face today. Comprehensive coverage is available for those who need it, and basic options are available for others. Fast. Easy. Flexible. You can quote us on it!

#### Property – Three New Levels = More Customer Choice

- **Travelers OPTIMA** – Core form providing key Building and Business Personal Property coverage with additional basic extensions.
- **Travelers OPTIMA +** – Supplementary endorsement providing additional Property extensions of cover for customers who see the need.
- **Travelers OPTIMA + Flex** – The same coverage as our *Travelers OPTIMA +* form, but with the added flexibility of a blanket limit across 9 core extensions.

**Commercial Crime coverage** – Tailored to customers' needs. From basic Employee Dishonesty, Forgery or Alteration, and Money and Securities to more in-depth coverage across 10+ insuring agreements. Customizable limit options, including Computer Fraud, Funds Transfer Fraud, Professional Fees, Rewards and Telecommunications Theft.

**Commercial General Liability (CGL)** – Standard CGL offerings of \$1M-\$5M per Occurrence/Aggregate with additional limit and Umbrella options available.

**CyberRisk** – Coverage that helps businesses respond to and recover from a data breach. Easy limit and deductible options, and no underwriting questions for companies with revenues of \$5M or less.

#### Pet Care Services Industry Snapshot

Target businesses include those involved in the medical treatment or care of pets and sale of pet-related products, such as veterinarians, pet groomers, pet day care and overnight boarders, pet sitters, and pet stores.

#### Maximum account size

**Total Insured Values:** \$25M per location and policy

**Sales/Revenue:** \$15M annually

**# Vehicles:** 35 Power Units

#### Risk characteristics

- ▶ New business ventures are eligible
- ▶ Home-based businesses are acceptable in some instances.
- ▶ Professional licenses, when required, must be in good standing for owner(s) and all technicians
- ▶ Building utilities and roof fully updated/replaced within 30 years when building coverage provided

#### A few reminders

- ▶ Sale or treatment of large, exotic or livestock/farm animals is not eligible
- ▶ Humane Societies, animal adoption agencies, rescue services or shelters are not eligible
- ▶ Product manufacturing (including blending, mixing, repackaging, relabeling or direct importing) is not eligible





## What our symbols mean

### JUST RIGHT

Small Business is ready to write this business! In most cases we quote, bind and issue these accounts quickly and efficiently with minimal questions and eligibility requirements at our most competitive pricing via the *Travelers OPTIMA* P&C products most suitable for you. While some risk characteristics such as location or construction type may trigger a referral, know that your Underwriter is eager to help you get this business into the win column.

### DEFINITELY MAYBE

Small Business wants to write this business too! But these accounts tend to have more complex risk characteristics, so we need to understand the account a little better. A quick conversation with an Underwriter may be all it takes to deliver a positive outcome for the client.

### IT'S NOT YOU; IT'S US

Of course, we appreciate every business owner's interest in Travelers Canada, but Small Business is not a market for this type of risk. Before you look elsewhere, consider that another Travelers Canada division might be a great fit for this business.

## PET CARE SERVICES COMPATIBILITY AT-A-GLANCE

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
<b>Pet and Pet Supplies Retailers</b> Sale of pets and pet care products often including dogs, cats, tropical fish and other household pets.					
<b>Pet Day Care, Sitting or Overnight Boarding</b> Pet day care or overnight boarding on-premises, or off-premises sitting for small, household pets (e.g., dogs, cats). Services often include walking, feeding and exercise.					Animal shelters, exotic animals and breeding services are not eligible.
<b>Pet Groomers</b> Grooming of small household pets (e.g., dogs, cats). Services often include bathing, nail clipping, brushing, cutting and flea treatments. Services may be provided on- or off-premises.					Treatment of livestock/farm animals, large animals (e.g., horses), exotic animals is not eligible.
<b>Pet Supplies Wholesalers</b> Distribution of pet care products, aquariums and supplies to retailers or other businesses.					
<b>Veterinarians</b> Veterinary services provided to small household pets on- or off-premises.					Treatment of livestock/farm animals, large animals (e.g., horses), exotic animals is not eligible.

JUST RIGHT

DEFINITELY MAYBE

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The Dominion of Canada General Insurance Company, St. Paul Fire and Marine Insurance Company (Canada Branch), and Travelers Insurance Company of Canada are the Canadian licensed insurers known as Travelers Canada.

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