

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.

Professional Services Industry Snapshot

Target businesses include those providing professional services across a range of specialties, including advertising agencies, consultants, graphic designers, claim adjusters, interior decorators, lawyers, real estate agents, travel agencies and other related professions.

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
- ▶ Building utilities and roof fully updated/replaced within 30 years when building coverage provided

A few reminders

- ▶ Subcontractors must maintain a Commercial General Liability (CGL) limit of at least \$2,000,000
- ▶ Direct or indirect responsibility through subcontractors for construction or other structural projects may result in a decline or referral
- ▶ 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.

PROFESSIONAL SERVICES COMPATIBILITY AT-A-GLANCE

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
Actuarial Consultants Evaluating the financial impact of risk and uncertainty to assist the management of private, nonprofit and public organizations.					
Advertising and Marketing Developing written copy, artwork and other creative work for the purpose of publicizing or selling. Services often include purchasing advertising space on various media platforms.					
Appraisers Assessing and estimating the fair market value of an asset, including real and personal property.					
Arbitration, Mediation and Legal Services Providing auxiliary services involving legal or law-related matters. This can include issues of legal opinion, arbitration, mediation and process serving.					
Architects and Draftsmen Operations include architects who are trained and licensed in planning and designing buildings. May participate in supervising the construction of a building. Also includes draftsmen engaged in drawing plans or sketches for machinery or structures.					
Benefit Plan Consultants Advising employers and plan sponsors on matters relating to group insurance or employee benefits. This can include designing a benefits plan and performing funding analysis, claims analysis and forecasting.					
Building Inspection Services Evaluating commercial or residential structures and component systems, and preparing a report on the physical condition of the property.					
Business, Management and Strategy Consultants Strategic and organizational assistance to the management of private, nonprofit and public organizations, in one or more of the following categories: management skills, marketing and business strategies, financial planning, and budgeting.					

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DEFINITELY MAYBE

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PROFESSIONAL SERVICES COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
Construction and Design Consultants Assisting companies with project planning, cost estimation, timeline development and budget management.	▶	▶	▶	▶	
Contract Staffing, Employee Leasing or Temporary Help Services Finding, referring and placing applicants for temporary positions.	⏸	⏸	⏸	⊘	
Educational Consultants Advises and assists personal clients, typically individuals and families, on school, college and university planning, and other educational matters.	▶	▶	▶	▶	
Employment and Executive Search Agencies Listing, referring and placing applicants for permanent positions.	▶	▶	▶	▶	
Engineering Services Operations include engineers who are trained and licensed in designing, building and maintaining structures, machines, systems and processes. May participate in supervising the construction of a building. This also includes providing engineering-related consulting.	▶	▶	▶	▶	
Event, Wedding and Party Planning Consultants Planning and organizing weddings, parties and other events for clients.	▶	⏸	▶	▶	
Graphic Artists and Designers Creating images, typography or motion graphics for printed or electronic media.	▶	▶	▶	▶	
Health, Safety and Quality Consultants Ensuring that their clients are following appropriate regulations and successfully meeting safety and quality standards in order to control and reduce risks. This can include overseeing production processes, performing qualitative tests, designing quality control programs and preparing training manuals.	▶	▶	▶	▶	
Human Resources and Personnel Consultants Overseeing various aspects of employment, such as compliance with laws and standards, administration of benefits, recruitment, and dismissal to assist the management of private, nonprofit and public organizations.	▶	▶	▶	▶	
Industrial and Manufacturing Consultants Advising clients on process and productivity improvements, product design, materials scheduling and sourcing, lean techniques, supply chain management and vendor management.	▶	⏸	▶	▶	
Insurance Adjustors Examining, investigating, analyzing and adjusting the loss claims presented to insurance companies.	▶	▶	▶	⊘	
Interior Decorators Staging, furnishing or decorating the inside of a home or business.	▶	▶	⏸	▶	Incidental activities involving minor trades work is eligible.

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PROFESSIONAL SERVICES COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
Investigative Services (Forensic, Detective, PI) Providing investigative and detective services. Services often include surveillance, fingerprinting, polygraph services and forensics.	▶	⏸	⏸	▶	
Language, Translation and Transcription Services Translating or transcribing spoken or recorded speech. May include stenography for court hearings and other legal proceedings, sign language interpretation, or other translation services.	▶	▶	▶	▶	
Lawyers Representing both individuals and businesses in a variety of legal matters.	▶	▶	▶	▶	
Lobbyists and Political Consultants Designing and implementing public campaigns and elections. These campaigns are designed to promote the interests and image of their clients and causes.	▶	◻	▶	▶	
Manufacturers Representative Independent representative who sells a manufacturer's products to wholesalers and retailers. Works directly with the production factory to sell the product, but does not take possession of the goods.	▶	⏸	⏸	▶	No possession or title for goods sold; possession of samples is permitted.
Market Research Services Systematically collecting, analysing and presenting marketing and public opinion data, including business-to-business research. Services may be on- or off-premises.	▶	▶	▶	▶	
Notaries Witnessing and authenticating the execution of certain classes of documents, administering oaths and affirmations, and taking affidavits and statutory declarations.	▶	▶	▶	▶	
Personal Consultants Advise and assist personal clients, typically individuals and families. Services may include personal shoppers, professional organizers or life coaches.	▶	▶	▶	▶	
Public Relations Promotes the interests of their clients by preparing materials that are designed to influence the general public or other groups.	▶	▶	▶	▶	
Real Estate Agencies Assisting clients in the selling, buying and renting of commercial or residential real estate.	▶	▶	▶	▶	
Risk Control Consultants Identifying, analysing and mitigating potential loss scenarios. This includes advising on procedures to remedy, avoid or minimize the impact.	▶	⏸	▶	▶	

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PROFESSIONAL SERVICES COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
Surveyors Professionals who gather information through observations, measurements in the field, questionnaires or data analysis, and research of legal documents in support of planning, designing, and mapping of property boundaries and surface or subsurface features. Includes boundary and construction staking services.	▶	▶	▶	▶	
Telemarketing and Answering Services Operating call centers that accept inbound calls and place outbound calls on behalf of others.	▶	▶	▶	▶	
Title Agencies Preparing, issuing and filing documents related to the transfer of real estate titles.	▶	▶	▶	◻	
Tour Operators Providing and operating travel packages, including contracting, booking and packaging the various components to meet client needs. Tour operators must accept responsibility for all problems that arise after the sale of their travel packages.	▶	◻	⏸	▶	
Travel Agencies Providing travel information and arranging tours, transportation and lodging for travelers.	▶	▶	▶	▶	

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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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