

Travelers OPTIMA® for Small Business
Specialty Insurance Built for Small Businesses



Travelers Canada wants to be your carrier of choice, not just today, but tomorrow and beyond. That’s why we’re continually investing in our innovative products, user experience and processes as we build a future, together.

We’re expanding **Travelers OPTIMA for Small Business** to include specialty insurance solutions that will transform the way we interact and support you and your customers by offering:

- ▶ A modern, efficient, intuitive & paperless user experience
- ▶ Faster, easier quote turnaround
- ▶ Competitive pricing & better service

As leaders in specialty insurance, our dedicated team brings their expertise and experience to help your customers face these unprecedented times and provide them with the right protection to keep their business growing.

Travelers OPTIMA for Small Business has been built with broker input to ensure it meets the needs of your small business clients in this increasingly competitive marketplace.

With **Travelers OPTIMA for Small Business**, we’ll make it easier than ever for you to write business with us.

WHAT’S IN IT FOR YOU:

We’re expanding our service offerings and bringing broad coverages to small businesses so we can win more, together.

Expanded Coverage:

Specialty products available to your **Travelers OPTIMA** for Small Business customers, include:

- ▶ Non-Profit Directors and Officers Liability
- ▶ Private Directors and Officers Liability
- ▶ Employment Practices Liability
- ▶ Fiduciary Liability
- ▶ Errors & Omissions
- ▶ Crime
- ▶ Cyber
- ▶ Identity Fraud

Expanded Flexibility:

One size does not fit all when it comes to specialty coverages. That’s why we take a progressive approach with the option to mix and match coverages, allowing your customers to get the right solution for their unique needs. Whether they need one or all eight coverages, they always get a cohesive policy with consistent forms, terms and language. Select one or more of these coverages now, and “snap in” additional coverages, as needed, over time.



Eligibility

We want to support you and your customers with the specialty coverage they need.

In most cases, if we write the P&C business through **Travelers OPTIMA for Small Business**, we'll write the specialty business, too. Below are the eligibility requirements for our specialty insurance coverage for small business solutions.

As a market leader, we protect some of the largest private and non-profit organizations in Canada. If your customer has needs outside of what's listed below, let's talk.

	MAX LIMIT	MAX ACCOUNT SIZE
Non-Profit Directors and Officers Liability (NPD&O)	\$5M (D&O and EPL combined)	\$100M in assets
Private Directors and Officers Liability (D&O)	\$3M (D&O and EPL combined)	\$100M in assets and \$100M in revenue
Employment Practices Liability (EPL)	\$5M (Non-Profit) \$3M (Private)	250 employees
Fiduciary Liability	\$5M	\$100M in plan assets
Errors & Omissions	\$3M	\$10M in revenue
Crime	\$3M	250 employees
Cyber	\$1M	\$5M in revenue
Identity Fraud	\$25K	None

We're making it easier than ever to do business with us. Simply send an application and financial statements to nsubmission@travelers.com. We gladly accept competitor applications.

Policy changes can be sent to Slpolicychange@travelers.com. Also, our team can be reached at 800.268.4543.

At Travelers Canada, **we're big on small business.**

To learn more, talk with your business development manager or underwriter.



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