



Specialized insurance solutions tailored to the unique needs of mineral exploration companies

FINANCIAL AND PROFESSIONAL SERVICES MINERAL EXPLORATION PACKAGE

Mineral exploration is a global business requiring an insurance strategy tailored to protect the diverse risks facing junior exploration companies. Travelers Mineral Exploration Package was developed with those risks in mind. From covering mineral samples to offering protection for personal items at an exploration site, Travelers meets the unique risks faced by early exploration organizations with domestic or international operations.

Travelers Mineral Exploration Package includes a wide range of traditional and customized coverages:

1. Commercial property protection

- Contents of every description, including equipment, stock, computer hardware, computer software and data media material
- Contents include core mineral samples
- All risks of direct physical loss or damage to covered property
- Includes flood, earthquake and sewer backup (subject to specific deductibles)
- Property protection for:
 - Accounts receivable
 - Data and records restoration costs
 - Debris removal
 - Employee dishonesty
 - Expediting expenses
 - Extra expense
 - Fine arts
 - Fire department service charges
 - Fire protective equipment
 - Forgery or alteration
 - Hacking event or computer virus attack
 - Inventory, appraisals and professional fees
 - Money and securities

- Newly acquired property/locations
- Off-premises utility failure
- Personal belongings
- Rewards
- Transit
- Unnamed locations

2. Mineral exploration site property protection (business and personal)

- Contents of every description – usual or incidental – to office or living quarters at a covered mineral exploration site, including trailers
- Property (including core mineral samples) while at a covered mineral exploration site or while in the course of transit to, from or between covered mineral exploration sites
- All risks of direct physical loss or damage, including flood and earthquake
- Coverage for tents and tarpaulins is available

3. Mineral exploration and surveying equipment protection

- Coverage for portable or mobile mineral exploration or surveying tools, machinery or equipment
- No coinsurance clause is applicable
- Replacement costs coverage is available for equipment that is less than three years old

4. Commercial general liability protection

- Bodily injury and property damage liability
- Advertising injury liability
- Personal injury liability
- Broad definition of “protected persons” – including joint ventures and leased workers
- Non-owned aircraft
- Non-owned watercraft
- Worldwide coverage
- Difference in conditions over foreign admitted or compulsory insurance
- Drill rigs attached to self-propelled vehicles
- Extensions of coverage:
 - Sudden and accidental pollution
 - Forest fire-fighting expenses
 - Employer’s liability and voluntary compensation (Canadian employees)
 - Foreign voluntary workers compensation and employer’s liability
 - Employee benefits liability (worldwide)

5. Non-owned automobile protection

- Covers automobiles leased or hired in Canada or the United States
- Optional extension of coverage for foreign non-owned automobile protection (for automobiles leased or hired in foreign countries)

Additional protection from Travelers

Complementing the comprehensive property and liability coverage of our Mineral Exploration Package, Travelers offers a range of other insurance solutions, including:

- Management liability
- Kidnap and ransom
- Commercial crime
- Cyber liability

Outstanding claims service

Travelers’ claims professionals are always ready to help. If you have a claim, you will receive a fast, fair and professional response from a claims specialist who understands your business and is committed to exceptional service standards.

About Travelers Canada

Whether it’s selecting the best coverage for a customer’s situation, responding to a broker’s request, educating a client on ways to reduce risk or managing a claim, we work hard to get things right. Our commitment to outstanding service combined with our comprehensive insurance-based solutions gives customers the confidence they need to feel secure.

Travelers Canada combines financial strength and international reach with local knowledge and expertise. As the Canadian arm of The Travelers Companies, Inc., we are part of an industry leading organization committed to continuously evolving to meet customers’ ever-changing needs. In Canada, our 450 employees in Vancouver, Calgary, Edmonton, Winnipeg, Toronto, Montreal and Halifax serve commercial customers from coast to coast.

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For more information about Travelers Canada’s products and solutions, please contact your local Travelers underwriter or visit travelerscanada.ca.



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