

Travelers *OPTIMA*® for Small Business

APPETITE AND ELIGIBILITY GUIDE



We're big on small business.

At Travelers Canada, we want to help you grow your business. *Travelers OPTIMA* for Small Business provides tailored options for the exposures small to mid-sized businesses face every day. Doing business with us has never been easier thanks to our faster quote turnaround, smarter pricing, better service and comprehensive coverage tailored to the unique needs of businesses in Canada. Fast. Easy. Flexible. You can quote us on it!

Tailored Coverage Options

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 multiple 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-plus 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.

Wholesalers and Distributors Industry

Target businesses that sell goods – food and beverages, appliances and home furnishings, electronics and paper goods – to other businesses.

Maximum account size

Total Insured Values: up to \$25M per location

Sales/Revenue: \$15M annually

Vehicles: 35 Power Units

Risk characteristics

- ▶ Three years in business under same ownership
- ▶ Importers may be eligible in certain classes
- ▶ Located in commercial buildings designed for the operations
- ▶ Prefer buildings that are fully sprinklered and fire-resistant, modified fire-resistant, masonry non-combustible or non-combustible construction class 1-4; no unprotected frame construction
- ▶ Central station monitored fire and theft alarms
- ▶ Formal housekeeping and proper controls
- ▶ Internet sales >75% of revenue require underwriting referral
- ▶ Building utilities and roof updated/replaced within 30 years when building coverage provided

A few reminders

- ▶ Operations/Exposures not eligible include severe product liability exposures, such as aerospace; aircraft; asbestos; structural materials; chemicals; dietary, medical or pharmaceutical products; discontinued products; firearms or ammunition; industrial/nuclear safety protective equipment or products; infant or juvenile products; marijuana, hemp or cannabidiol (CBD) processing, handling, sales or distribution (including edible forms)

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Target Classes

This appetite and eligibility guide is designed to provide you with a list of our target classes for Wholesalers and Distributors. This is where we want to grow. Our broad appetite reflects our deep expertise, experience and commitment to helping you grow your business with us. Since every business is unique, listed segments and classes are not guaranteed and may vary based on geographic considerations, risk-specific details, and the suitability of available products and coverages. This list is not exhaustive. Additional classes may be considered for underwriting review.

- ▶ Arts and Crafts, Toys and Hobby Goods Retailers or Wholesalers
- ▶ Automobile Parts, Accessories and Supplies Retailers or Wholesalers
- ▶ Baked Goods Wholesaler
- ▶ Beverage Wholesalers, including alcoholic and non-alcoholic beverages
- ▶ Bicycle Sales and Repairs
- ▶ Books, Newspapers, Periodicals and Magazines Retailers or Wholesalers
- ▶ Building or Construction Materials Wholesaler
- ▶ Cameras, Computers and Electronics Wholesaler
- ▶ Candy and Confectionery Products Wholesaler
- ▶ Carpet, Floor Coverings and Tile Retailers or Wholesalers
- ▶ Clocks, Watches and Trophies Wholesaler
- ▶ Clothing, Shoes and Fashion Accessories Retailers or Wholesalers
- ▶ Commercial Equipment, Furniture and Supplies Retailers or Wholesalers
- ▶ Computers and Computer Peripheral Equipment
- ▶ Convenience, Discount and General Stores
- ▶ Cosmetics, Beauty and Barber Supplies Retailers
- ▶ Disposable Paper and Plastic Goods Wholesaler
- ▶ Drafting, Engineering and Scientific Equipment and Supplies Wholesaler
- ▶ Electrical Supplies Wholesaler
- ▶ Florists and Flowers/Florist Supplies Wholesalers
- ▶ Food Service Industry Equipment and Supplies Retailers or Wholesalers
- ▶ Hardware, Tools and Home Improvement Supplies Retailers or Wholesalers
- ▶ Household Furniture, Applications and Electronics Retailers or Wholesalers
- ▶ Janitorial Supplies and Equipment Wholesalers
- ▶ Lawn and Garden Supplies, Equipment and Fixtures Retailers or Wholesalers
- ▶ Linens, Fabrics, Leather and Textiles Wholesalers
- ▶ Marine Supplies
- ▶ Movies, Music and Video Games Retailers or Wholesalers
- ▶ Musical Instruments and Supplies Retailers or Wholesalers
- ▶ Orthopedic and Prosthetic Supplies Retailers
- ▶ Paint Supplies and Wallpaper Wholesalers
- ▶ Party Supplies
- ▶ Personal Care and Ophthalmic Goods Wholesalers
- ▶ Photography Supplies
- ▶ Plumbing, HVAC, Heating and Air Conditioning Supplies Retailers or Wholesalers
- ▶ Pottery
- ▶ Sporting Goods and Recreational Equipment and Accessories Retailers or Wholesalers

We know you need insurance markets that can help you support your customers and grow your business. We are here to help.

In addition to our **Travelers *OPTIMA* for Small Business** products, our team offers a wide range of specialty, middle market and commercial auto insurance solutions for businesses in Canada.

Contact your Business Development Manager or our underwriting team for more information. Send your submission to bisubmissions@travelers.com and we'll take care of the rest.



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