

Travelers OPTIMA® for Small Business

APPETITE AND ELIGIBILITY GUIDE



TAILORED COVERAGE OPTIONS

Garage Industry Snapshot

Target businesses provide a wide range of mechanical and electrical repair and maintenance services for private passenger cars, pickup trucks and vans. These businesses include body shops, detailing, general auto repair, glass installation, oil and lube service, tune-ups and emissions testing.

Maximum account size

Total Insured Values: \$10M per location and policy

Sales/Revenue: \$10M annually

Vehicles: 35 Power Units

Risk characteristics

- ▶ Three years in business under same ownership is preferred
- ▶ Continuous insurance; no prior cancellations
- ▶ Towing back to insured's premises as part of service is acceptable; no 24-hour towing or towing for other businesses
- ▶ New tire sales and installation is eligible up to 25% of sales; no sale of used tires or retreads
- ▶ Building utilities and roof updated/replaced within 30 years, when building coverage provided

A few reminders

- ▶ Home-based businesses are not eligible
- ▶ Custom fabrication of vehicles or vehicle parts is not eligible
- ▶ Work on vehicles over 4,500 KG, vehicles used for emergency response, RVs, motorcycles, off-road, racing or boats are not eligible

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.

CyberReady – Coverage that helps businesses respond to and recover from a data breach. Easy limit and deductible options, and no underwriting questions.





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.

GARAGE COMPATIBILITY AT-A-GLANCE

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER READY	NOTES
Automobile Body Shop Repair, primarily, of vehicle exteriors and frames. Services often include body work, painting, rustproofing and undercoating.					
Automobile Detailing Cleaning, polishing, waxing and buffing of automobiles.					
Automobile Emission Testing Testing and certifying the exhaust of automobiles to ensure the vehicles meet required legal standards. Operations may include emissions remediation.					
Automobile General Repair – With Gas Sales Mechanical repair and preventive maintenance of private passenger vehicles and light trucks, including but not limited to brakes, electrical systems, exhaust systems, oil changes and transmissions. Includes gasoline sales.					Propane tank filling is not eligible.
Automobile General Repair – Without Gas Sales Mechanical repair and preventive maintenance of private passenger vehicles and light trucks, including but not limited to brakes, electrical systems, exhaust systems, oil changes, and transmissions. Does not include gasoline sales.					Propane tank filling is not eligible.
Automobile Glass Repair and Installation Replacement and repair of auto glass, including windshields, sunroofs and windows. Services can be on- or off-premises.					
Automobile Oil Change and Lubrication Specializes in oil changes and associated engine maintenance.					
Automobile Upholstery Shop Customizing, repairing or installing automobile interiors, including seats, headliners and carpets. May also include soft convertible tops.					

JUST RIGHT

DEFINITELY MAYBE

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GARAGE COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER READY	NOTES
Full-Service Gas Station – With Incidental Repairs Sale of gasoline pumped by employees. Can also include incidental automotive services such as rust proofing, emissions testing, oil changes or glass repair.					
Parking Facilities An operation providing self-serve, attendant or valet parking, including outdoor lots and above/underground structures.					

JUST RIGHT

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

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