

# Travelers OPTIMA® for Small Business

## APPETITE AND ELIGIBILITY GUIDE



### TAILORED COVERAGE OPTIONS

#### Manufacturers Industry Snapshot

Target businesses include companies that manufacture, process, assemble or fabricate goods for direct sale or distribution to wholesalers or retailers. These goods include food products, metals, plastics or rubber goods, and technology products.

#### Maximum account size

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

**Sales/Revenue:** \$15M annually

**# Vehicles:** 35 Power Units

#### Risk characteristics

- ▶ Three years in business under same ownership
- ▶ Located in commercial buildings designed for operations
- ▶ Prefer buildings that are fully sprinklered and fire resistive, modified fire-resistive, masonry non-combustible or non-combustible construction class 1-4; no unprotected frame construction
- ▶ Formal written quality control plan
- ▶ Formal housekeeping and proper controls for flammable liquids
- ▶ Design work only for their own products (not for other manufacturers)
- ▶ Building utilities and roof updated/replaced within 30 years when building coverage provided

#### A few reminders

- ▶ Home-based businesses are not eligible
- ▶ High-hazard or severe product liability exposures, such as aerospace; aircraft; asbestos; chemicals; critical automotive parts; global positioning/navigation; infant or juvenile products; medical nanotechnology; nuclear, safety or protective equipment; reclaiming, recycling or scrap operations; RFID (radio frequency identification); or security/alarm systems, are not eligible
- ▶ Primary manufacturing processes such as plastic foaming and wood milling are not eligible
- ▶ Marijuana, hemp or cannabidiol (CBD) processing, handling, sales or distribution (including edible forms) 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.

**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.





## 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.

## MANUFACTURERS COMPATIBILITY AT-A-GLANCE

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
<b>Audio, Video and Communication Equipment Manufacturers</b> Manufacturing equipment such as radios, telephones or video cameras.					
<b>Bottled or Canned Foods Manufacturers</b> Manufacturing fruits, vegetables and specialty foods such as jams, sauces, beans or soups in cans, bottles and jars.					
<b>Candy, Confectionery and Dry Goods Manufacturers</b> Manufacturing candy, confectionery, dry and dehydrated foods such as dried fruits or vegetables, pasta, cereal, soup, baking mixes and seasonings.					
<b>Coated or Laminated Paper Products Manufacturers</b> Cutting and coating or laminating purchased paper and paperboard to create products such as bags, sacks and gift wrap.					
<b>Commercial Baked Goods Manufacturers</b> Manufacturing fresh or frozen bakery products such as breads, cookies, pies and cakes on a large-scale commercial basis.					
<b>Dairy Foods or Beverage Manufacturers</b> Manufacturing milk-based food or beverage products, including pasteurizing, frozen dairy products and eggs.					
<b>Fabric and Leather Clothing, Shoes and Fashion Accessories Manufacturers</b> Cutting and stitching purchased fabric or leather to create finished apparel and other fashion accessories such as clothing, shoes, handbags or costume jewellery.					
<b>Fabric and Leather Home Furnishings Manufacturers</b> Cutting and stitching purchased fabrics or textiles to create home furnishings such as curtains, draperies, linens, tablecloths, towels and shower curtains. Does not include drapery hardware, rods/poles or fixtures.					
<b>Fabric Finishing Manufacturers</b> Finishing of textiles and fabrics, including bleaching, coating, dyeing, decorative stitching, stonewashing and other mechanical finishing, such as preshrinking and sponging, as well as cleaning and preparation of natural fibers.					

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## MANUFACTURERS COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
<b>Fine Jewellery Manufacturers</b> Manufacturing, processing and packaging precious stones, jewellery and watches.	🟡	🟡	🟢	🟢	
<b>Fresh Fruits and Vegetables Food Manufacturers</b> Manufacturing perishable, prepared foods from fruits and vegetables such as juices, salads, and peeled or cut vegetables.	🟡	🟡	🟢	🟢	
<b>Frozen Specialty Foods Manufacturers</b> Manufacturing frozen specialty foods such as frozen dinners and side dishes.	🟡	🟡	🟢	🟢	
<b>Machine Shops</b> Manufacturer of various metal products based on customer specifications.	🟡	🟡	🟢	🟢	
<b>Meat, Fish and Poultry Manufacturers</b> Processing and packaging meat for human consumption, excluding stockyard and slaughtering.	🟡	🟡	🟢	🟢	
<b>Metal Appliance Component Parts Manufacturers</b> Manufacturing component parts for household appliances such as washing machines and stoves.	🟡	🟡	🟢	🟢	
<b>Metal Blades Manufacturers</b> Manufacturing metal knives, saws or razors.	🟡	🟡	🟢	🟢	
<b>Metal Button, Needles and Pins Manufacturers</b> Manufacturing metal accessories, including buttons, needles and pins.	🟡	🟡	🟢	🟢	
<b>Metal Cans Manufacturers</b> Manufacturing metal cans, designed for both food and non-food uses. Does not include filling.	🟡	🟡	🟢	🟢	
<b>Metal Crown, Closure and Stamping Manufacturers</b> Manufacturing metal crowns and closures for bottle caps, jar crowns and tops.	🟡	🟡	🟢	🟢	
<b>Metal Decorative Goods Manufacturers</b> Manufacturing of non-structural metal decorative goods.	🟡	🟡	🟢	🟢	
<b>Metal Dies, Patterns and Molds Manufacturers</b> Casting of metal dies, patterns and molds. Does not include assembly or manufacture of the finished product.	🟡	🟡	🟢	🟢	
<b>Metal Doors and Windows Manufacturers</b> Manufacturing ferrous and nonferrous doors, sash, window and door frames and screens, molding and trim.	🟡	🟡	🟢	🟢	
<b>Metal Foil and Leaf Manufacturers</b> Manufacturing aluminum, gold, silver, tin or copper foils. Includes converting foils to wrappers and containers.	🟡	🟡	🟢	🟢	
<b>Metal Furniture and Fixtures Manufacturers</b> Manufacturing metal furniture and fixtures finished products, including tables, bookcases, desks, cabinets and partitions.	🟡	🟡	🟢	🟢	
<b>Metal Hardware and Tools (Except Saws) Manufacturers</b> Manufacturing metal hardware and tools such as hammers, wire, nuts and bolts.	🟡	🟡	🟢	🟢	

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## MANUFACTURERS COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
<b>Metal Kitchen Utensil, Flatware, Pots and Pans Manufacturers</b> Manufacturing metal flatware, including silverware.	▢	▢	▶	▶	
<b>Metal Machinery Component Manufacturers</b> Manufacturing parts for machinery. Does not include assembly or manufacture of a finished product.	▢	▢	▶	▶	
<b>Metal Pipes Manufacturers</b> Manufacturing metal pipes for plumbing and electrical applications.	▢	▢	▶	▶	
<b>Metal Plumbing Fixture, Fitting and Trim Manufacturers</b> Manufacturing metal fixtures such as clamps, valves, tubing, fittings or trim.	▢	▢	▶	▶	
<b>Metal Product Manufacturers – Other</b> Manufacturing products such as fencing or gates from purchased wire and metal racks etc.	▢	▢	▶	▶	
<b>Metal Signs Manufacturers</b> Manufacturing metal signs and/or sign parts.	▢	▢	▶	▶	
<b>Metal Storage Containers Manufacturers</b> Manufacturing metal containers such as lunchboxes, mailboxes, barrels, lockers and trash cans.	▢	▢	▶	▶	
<b>Metal Wire Products Manufacturers</b> Bending, cutting, and/or shaping of wire into components and finished products.	▢	▢	▶	▶	
<b>Non-Alcoholic Beverage Manufacturers</b> Manufacturing bottled or canned carbonated and non-carbonated soft drinks, and flavoured or unflavoured water.	▢	▢	▶	▶	
<b>Paper Bags, Boxes or Containers Manufacturers</b> Manufacturing of uncoated cardboard bags, boxes or other containers from purchased paper or paperboard.	▢	▢	▶	▶	
<b>Plastic Bags and Pouches Manufacturers</b> Manufacturing plastic bags, including garment bags, food storage, shopping/merchandise bags and trash bags.	▢	▢	▶	▶	
<b>Plastic Bottles and Jars Manufacturers</b> Manufacturing plastic bottles or jars.	▢	▢	▶	▶	
<b>Plastic Buckets and Storage Containers Manufacturers</b> Manufacturing plastic buckets, trash containers or storage containers.	▢	▢	▶	▶	
<b>Plastic Fashion Accessories and Footwear Manufacturers</b> Manufacturing plastic jewellery and accessories including cuff links, watchbands, rosaries, vanity cases, handbags and footwear.	▢	▢	▶	▶	
<b>Plastic Floor Surface Coverings Manufacturers</b> Manufacturing linoleum and other vinyl floor coverings.	▢	▢	▶	▶	
<b>Plastic Household or Garden/Hardware Manufacturers</b> Manufacturing plastic bowls, cups, planters/pots, covers, clothes hangers, lamp base or shade, nuts and bolts, and dowels.	▢	▢	▶	▶	

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## MANUFACTURERS COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
<b>Plastic Pipe and Fittings Manufacturers</b> Manufacturing plastic pipes and fittings for plumbing and electrical applications.	▢	▢	▶	▶	
<b>Plastic Plumbing Fixture Manufacturers</b> Manufacturing plastic plumbing fixtures and/or parts, including shower stalls, toilet seats, tubs, sinks and drinking fountains.	▢	▢	▶	▶	
<b>Plastic Sheet or Film Manufacturers</b> Manufacturing plastic sheet and or film, used in storage, advertising displays, signs, banners, display cases, fixtures and more.	▢	▢	▶	▶	
<b>Sanitary Paper Goods Manufacturers</b> Manufacturing sanitary paper products such as napkins, toilet paper, etc.	▢	▢	▶	▶	
<b>Sheet Metal Work Manufacturers – Shop Only</b> Stamping and cutting of sheet metal.	▢	▢	▶	▶	
<b>Stationery Manufacturers</b> Cutting or folding purchased paper or paperboard into finished paper products used for writing, filing, artwork and similar personal uses.	▢	▢	▶	▶	
<b>Thread and Yarn Manufacturers</b> Spinning or plying of yarn, manufacturing thread, texturizing, throwing, twisting and winding purchased yarn, or further processing into rope.	▢	▢	▶	▶	
<b>Wood Boxes, Caskets and Containers Manufacturers</b> Manufacturing of wooden boxes, containers or baskets.	▢	▢	▶	▶	
<b>Wood Cabinets, Furniture and Fixtures Manufacturers</b> Manufacturing of wood furniture (upholstered and non-upholstered) and fixtures finished products (tables, bookcases, desks, cabinets).	▢	▢	▶	▶	
<b>Circuit Board Assembly or Stuffing Manufacturers</b> Manufacturing and assembling blank circuit boards for computers or other electronics.	▢	▢	▶	▶	
<b>Electronic Component Parts Manufacturers</b> Manufacturer of computer storage devices, peripheral equipment, keyboard, mouse, game controllers, speakers, terminals and electronic components/connectors.	▢	▢	▶	▶	
<b>Laboratory Apparatus and Furnishings Manufacturers</b> Manufacturer of equipment and furnishings used in a laboratory. This includes evaporation meters, spectrometers, surface area analyzers, etc.	▢	▢	▶	▶	
<b>Measurement, Control, Analytical and Testing Instruments Manufacturers</b> Manufacturer of finished products for testing, including meters, scales/balances, scopes, gauges or analyzers.	▢	▢	▶	▶	
<b>Office Machine Manufacturers</b> Manufacturing of printers and photocopiers.	▢	▢	▶	▶	
<b>Optical Instruments and Lens Manufacturers</b> Manufacturing glass or plastic lenses. Does not include mounting in finished product.	▢	▢	▶	▶	

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## MANUFACTURERS COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
<b>Photographic Equipment and Supply Manufacturers</b> Assembly of finished photographic products, including cameras, projectors and other related equipment.	🟡	🟡	🟢	🟢	
<b>Plastic CDs, Tapes and Records Manufacturers</b> Manufacturing media storage devices. This does not include duplicating or recording.	🟡	🟡	🟢	🟢	
<b>Watch, Clock and Clockwork Device Manufacturers</b> Manufacture of watches, clocks and other devices using clockwork.	🟡	🟡	🟢	🟢	

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