

Travelers OPTIMA® for Small Business

APPETITE AND ELIGIBILITY GUIDE



TAILORED COVERAGE OPTIONS

Wholesalers and Distributors Industry Snapshot

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: \$10M per location and policy

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 resistive, modified fire-resistive, 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 for flammable liquids
- ▶ 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)

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.

WHOLESALE AND DISTRIBUTORS COMPATIBILITY AT-A-GLANCE

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
Alcoholic Beverages Wholesaler A wholesale operation in the distribution of beer, wine, liquor and other alcoholic beverages.					
Automobile Parts and Supplies Wholesaler Wholesale distribution of new motor vehicle parts and supplies.					
Baked Goods Wholesaler Wholesale distribution of baked foods (except frozen) such as cakes, breads, pies and cookies.					
Books, Periodicals and Newspapers Wholesaler Wholesale distribution of paper reading material, including books, newspapers and magazines.					
Building or Construction Materials Wholesaler Wholesale distribution to retailers or contractors of brick, stone, drywall, shingles, and related building and construction materials.					
Cameras, Computers and Electronics Wholesaler Wholesale distribution of electronics such as computers, cameras, TVs, stereos and audio/visual equipment.					
Candy and Confectionery Products Wholesaler Wholesale distribution of candies, chocolates and/or nuts.					
Clocks, Watches and Trophies Wholesaler Wholesale distribution of clocks, watches and trophies.					
Clothing, Shoes and Fashion Accessories Wholesaler Wholesale distribution of clothing, shoes, uniforms, luggage, handbags, costume jewellery and/or sportswear.					
Dairy Products Wholesaler Wholesale distribution of dairy products, including milk, butter and cheeses.					
Disposable Paper and Plastic Goods Wholesaler Wholesale distribution of paper and plastic goods such as napkins, plates, bowls and utensils.					

JUST RIGHT

DEFINITELY MAYBE

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WHOLESALE AND DISTRIBUTORS COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
Drafting, Engineering and Scientific Equipment and Supplies Wholesaler Wholesale distribution of instruments and equipment for use by draftsmen, engineers or scientific professions.	▢	▢	▶	▶	
Electrical Supplies Wholesaler Wholesale distribution to retailers and contractors of electrical supplies and related hardware and tools.	▢	▢	▶	▶	
Floor Coverings Wholesaler Wholesale distribution to retailers and contractors of floor coverings and related hardware and tools.	▢	▢	▶	▶	
Flowers and Florist Supplies Wholesaler Wholesale distribution of flowers and related supplies such as foam, vases and/or pots.	▢	▢	▶	▶	
Fresh Fruit and Vegetables Wholesaler Wholesale distribution of fresh produce.	▢	▢	▶	▶	
Frozen Foods Wholesaler Wholesale distribution of packaged, frozen groceries, except dairy products.	▢	▢	▶	▶	
General Groceries, Dry, Bottled, Canned Goods Wholesaler Wholesale distribution of an assortment of dry, bottled or canned goods.	▢	▢	▶	▶	
Hardware and Tools Wholesaler Wholesale distribution to retailers or contractors of nuts, bolts, fasteners and hand tools.	▢	▢	▶	▶	
Hospitality Equipment and Supplies Wholesaler Wholesale distribution of equipment, fixtures and supplies for businesses such as hotels and restaurants.	▢	▢	▶	▶	
Household Appliances Wholesaler Wholesale distribution of household equipment such as washers, dryers, refrigerators, stoves and kitchen appliances.	▢	▢	▶	▶	
Household Furnishings Wholesaler Wholesale distribution of bedding, tableware, linens and other furnishings.	▢	▢	▶	▶	
HVAC, Refrigeration and Plumbing Supplies Wholesaler Wholesale distribution to retailers and contractors of heating, air conditioning, refrigeration and plumbing supplies, and related hardware and tools.	▢	▢	▶	▶	
Janitorial Supplies and Equipment Wholesaler Wholesale distribution of cleaning tools and equipment with incidental cleaning solutions.	▢	▢	▶	▶	

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WHOLESALE AND DISTRIBUTORS COMPATIBILITY AT-A-GLANCE (continued)

CLASS DESCRIPTION	COMM PROP	CGL/UMB	COMM AUTO	CYBER RISK	NOTES
Lawn and Garden Supplies and Equipment Wholesaler Wholesale distribution of plants, trees, mulches, fertilizers, garden tools, outdoor decorative items, and other garden supplies. Plants are grown elsewhere by others.	⏸	⏸	▶	▶	
Linens, Fabrics, Leather and Textiles Wholesaler Wholesale distribution of fabric goods made of natural fibers including sewing accessories.	⏸	⏸	▶	▶	
Meat, Fish, and Poultry Wholesaler Wholesale distribution of fresh meat, fish, or poultry products, except canned or packaged frozen.	⏸	⏸	▶	▶	
Musical Instruments and Supplies Wholesaler Wholesale distribution of musical instruments, parts, sheet music, stands, and other related supplies.	⏸	⏸	▶	▶	
Non-Alcoholic Beverages Wholesaler Wholesale distribution of bottled or canned sodas, juices, tea, coffee and/or water.	⏸	⏸	▶	▶	
Office and Professional Equipment and Supplies Wholesaler Wholesale distribution of office machines such as copiers, printers, cash registers, and related supplies.	⏸	⏸	▶	▶	
Paint Supplies and Wallpaper Wholesaler Wholesale distribution to retailers and contractors of paint and wallpaper supplies and related hardware and tools.	⏸	⏸	▶	▶	
Personal Care and Ophthalmic Goods Wholesaler Wholesale distribution of personal care and professional equipment and supplies including eyeglass frames, lenses and hearing aids.	⏸	⏸	▶	▶	
Retail, Service Businesses Equipment and Supplies Wholesaler Wholesale distribution of equipment, fixtures and supplies for businesses such as car washes, dry cleaners, retailers and salons or barbers.	⏸	⏸	▶	▶	
Sporting and Recreational Goods and Equipment Wholesaler Wholesale distribution of outdoor and sporting equipment.	⏸	⏸	▶	▶	
Stationery and Office Supplies Wholesaler Wholesale distribution of stationary and office supplies such as greeting cards, envelopes, printer supplies, writing pens, pencils, paper and notebooks.	⏸	⏸	▶	▶	
Toys and Hobby Goods and Supplies Wholesaler Wholesale distribution of products such as board and card games, puzzles, fabrics, or artist supplies.	⏸	⏸	▶	▶	

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