

CHOOSING INSURANCE FOR YOUR BUSINESS IS AN IMPORTANT DECISION

You invest your time, money and effort towards running your office, so you should be confident that the insurance you purchase will protect your Real Estate Sales Business when you need it most.

Travelers Office Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. This policy includes key coverages that are important to any business, as well as specific coverages and options that are most important to any Real Estate Sales Business.



CORE COVERAGE HIGHLIGHTS

General Liability Highlights

General Liability Coverage covers you against claims resulting from your business operations due to bodily injury or property damage to others.

- General Liability Limits of \$1 million per occurrence / \$2 million aggregate are standard for **Office Pac**™ and **Office Pac Plus**™ with an option for higher limits of \$2 million per occurrence / \$4 million aggregate available for **Office Pac**.
- Advertising Injury and Personal Injury.
- Medical Payments for \$5,000 per person.
- Damage to Premises Rented to You is included up to \$300,000*.
- Blanket Contractual for all insured contracts.
- Host liquor liability
- Limited worldwide coverage.
- Products/Completed Operations coverage is included. (May be excluded on **Pac Plus**™)

Property Highlights

Property Coverage covers your Building and Business Personal Property for replacement cost with no coinsurance.

- Accounts Receivable coverage is included up to \$25,000*.
- **Business Income and Extra Expense** – This covers income that is lost due to suspended operations caused by damage at your business from a covered cause of loss. This is an optional coverage for **Pac Plus**.
 - **Office Pac**
 - Automatically included and includes rental value.
 - Included on an Actual Loss Sustained basis for up to 12 consecutive months.
 - Coverage may also be written on a policy or location level basis for any dollar limit without the 12 month limitation.
 - **Office Pac Plus**
 - Optional
 - When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.

- Business Personal Property Off Premises coverage is provided, including while in transit or temporarily away from the scheduled premises.
- **Crime Coverage:**
 - Employee Dishonesty and Forgery or Alteration coverage are both included up to \$25,000*.
 - Money & Securities are included within Business Personal Property. Theft of Money and Securities is limited to \$25,000* for **Office Pac Plus**.
 - Theft Damage to Rented Property coverage is included within Business Personal Property when tenant is contractually obligated.
- **Fine Arts:**
 - Up to \$25,000 .
 - Coverage applies anywhere in the coverage territory.
 - The breakage limitation does not apply.
 - Limited exclusions.
 - Special valuation terms.
- Signs within 1,000 feet are included within the Building limit.

PROPERTY & GENERAL LIABILITY FEATURES ESPECIALLY FOR REAL ESTATE SALES BUSINESSES

(Automatically Included!)

General Liability Features

- **Web XTEND Endorsement**® is automatically provided for most Offices. Coverage includes personal injury, advertising injury and worldwide Web site injury protection (some restrictions apply).

Property Features

- Electronic Data Processing Equipment, Data & Media:
 - Coverage is included subject to the Business Personal Property limit, for a maximum of \$50,000*.
 - Coverage applies worldwide.

- Enhanced perils under this Coverage Extension include protection against loss by electrical current, mechanical breakdown and power failure.
- Off premises (including transit) coverage, backup data off premises coverage, and newly acquired equipment coverage is included up to \$25,000.
- Interruption of Computer Operations coverage is included up to \$25,000*.
- **Equipment Breakdown:**
 - Coverage for Equipment Breakdown is included within applicable limits.

- Diagnostic equipment, power generating equipment, and production equipment are limited to \$100,000* for direct damage.
- Service interruption of water, communication, or power supply services is covered from a covered breakdown (when Business Income and Extra Expense is covered).
- **Valuable Papers and Records:**
 - Coverage is included up to \$25,000* on and off premise.
 - Includes the cost to research, replace or restore lost information.

* Higher limits are available

POPULAR OPTIONS FOR REAL ESTATE SALES BUSINESSES

- **PowerPacSM** property coverage endorsement – enhances coverage in 20 key areas. See chart below for more details.
- **XTEND Endorsement[®]** for liability coverage enhancement – It provides 15 extensions of coverage including:
 - Broadened Named Insured.
 - Blanket Additional Insured – Managers or Lessors of Premises or Leased Equipment.

- **Denial of Service Attack** – Time Element is an optional coverage enhancement available when Business Income and Extra Expense is covered.
 - Coverage for Business Income and Extra Expense due to the necessary suspension of electronic commerce computer operations due to a denial of service attack.
 - Provides a limit of \$10,000 when Business Income and Extra Expense is covered.

- **Other Options Available:**
 - Higher limits for most individual coverage extensions.
 - ERISA Welfare and Pension.
 - Building Owners Endorsement,
 - Sewer and Drain Back Up.
 - Hired and Non-owned Auto Liability.

Coverage Features for *PowerPac* Endorsement (MP T9 70)

Topic/Coverage	Without <i>PowerPac</i> Endorsement	With <i>PowerPac</i> Endorsement
Accounts Receivable - At described premises	\$25,000	Current limit increased by \$100,000
Accounts Receivable - In transit or at a location other than described premises	\$25,000	Current limit increased by \$100,000
Business Income and Extra Expense- Dependent Property	\$10,000	\$25,000
Business Income and Extra Expense- Newly Acquired Premises	\$250,000	\$500,000
Brands and Labels	None	\$25,000
Claim Data Expense	\$5,000	\$10,000
Computer Fraud	None	\$5,000
Electronic Data Processing Equipment/Data/Media - Electronic Vandalism	\$25,000	\$50,000
Electronic Data Processing Equipment/Data/Media - In transit or at a location other than described premises	\$25,000	\$50,000
Extended Business Income	60 Days	90 Days
Identity Fraud Expense	None	\$15,000 (Annual Aggregate Limit)
Limited Building - Tenant Obligation	None	\$5,000
Lost Key Consequential Loss	None	\$500
Newly Acquired or Constructed Property - Business Personal Property	\$250,000	\$500,000
Ordinance or Law- Increased Period Of Restoration	\$25,000	\$50,000
Ordinance or Law - Tenants Improvements and Betterments	Not Included	Included
Outdoor Trees, Shrubs, Plants and Lawns	\$3,000	\$5,000
Unauthorized Business Card Use	None	\$5,000
Utility Services Direct Damage – Water, Power and Communication	None	\$2,500
Utility Services Time Element – Water, Power and Communication (\$25,000 Communication coverage as provided by the Amendatory Provision endorsement)	None	\$2,500 Water, Power and additional Communication coverage at each described premises (24 hour waiting period)

PLACE ALL YOUR BUSINESS WITH TRAVELERS

Travelers also offers competitive coverages and rates for:

WORKERS COMPENSATION

To protect your most important asset (your employees!), it is critical to have the very best insurance carrier working with you.

Travelers offers:

- Claim and medical professionals to promptly handle, investigate and resolve your claims.
- Early intervention medical networks and return-to-work strategies to control claim costs, enabling your injured employee to return to work when medically appropriate.
- Information directly to the injured employee via the Internet. Employees can go on-line to review their claim payment information and obtain medical self-care tips.

⊕ **Workers Compensation can also be written on a stand alone basis.**

AUTOMOBILE

To protect against liability or physical damage losses to owned or leased autos:

- Commercial auto coverage will provide property and/or liability coverage for owned autos.
- Ability to tailor coverage for hired and non-owned auto exposures.
- Capacity to write multi state exposures on one policy.*
- Business Auto Coverage extension endorsement adds 9 new coverages and extends 2 existing coverages in one coverage form.

⊕ **Automobile insurance can also be written on a stand alone basis.**

*Multi states does not apply in HI and Mass.

UMBRELLA LIABILITY

Provides peace of mind protection above the General Liability core coverages, Automobile Liability and Employer's Liability (excl. NY) exposures that exist on your underlying insurance policies. The Umbrella policy also provides primary coverage in the following situations:

- Broadens the definition of Named Insured
- Expands watercraft coverage
- Expands definition of Bodily Injury to include mental anguish
- Territory is world-wide subject to limitation for known injury
- Automatic coverage for newly acquired or formed organizations without the 90-day limitation

⊕ **Umbrella limits are available for up to \$25 million of total protection.**

WHY CHOOSE TRAVELERS

Travelers offers top of the line service for:

RISK CONTROL

- Access to products and resources, training and education.
- Technical Bulletins.

CLAIM SERVICES

- 24 hour claim reporting via the Internet, phone or fax.
- Toll free phone: 800.238.6225.
- Claims handled promptly and professionally.

BILLING PLANS

- One simple bill for all coverage we write.
- Convenient installment payment plans.
- Toll-free customer service: 800.252.2268.



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TRAVELERS

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