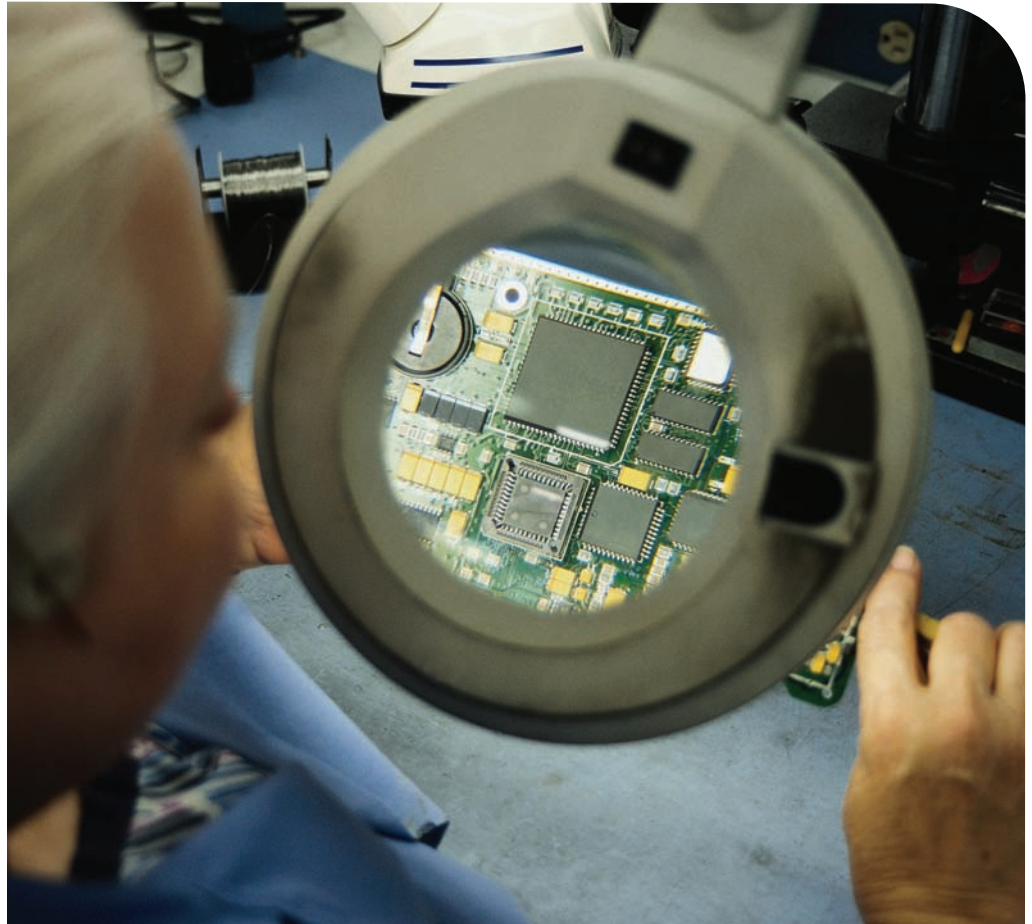


CHOOSING INSURANCE FOR YOUR BUSINESS IS AN IMPORTANT DECISION

You invest your time, money and effort towards running your Technology Manufacturing business, so you should be confident that the insurance you purchase will protect your business when you need it most.

Travelers Technology Manufacturers Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. Travelers **Pac Plus**™ policy includes key coverages that are important to any business, as well as specific coverages and options that are most important to Manufacturers of Technology products.



CORE COVERAGE HIGHLIGHTS

Core 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.
- Advertising Injury and Personal Injury.
- Blanket Contractual for all insured contracts.
- Liability for Damage to Premises Rented to you is covered for up to \$300,000*.
- Limited worldwide coverage.

Core Property Highlights

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

- Brands and Labels coverage is provided for 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.

- 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 included within Business Personal Property limits for property (other than stock) while in transit or temporarily away from the scheduled premise.

■ **Manufacturer's Consequential Loss** is covered for up to \$25,000.

■ **Sales Representative's Samples** coverage is included with limits up to \$25,000.

■ **Seasonal Increase** coverage is included which automatically increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.

- Selling Price Valuation on finished stock is available.
- Signs within 1000 feet are included within the Building limit.
- **Crime Coverage:**

- Money & Securities are included within Business Personal Property. Theft of Money and Securities is covered for up to \$25,000* for Technology Manufacturers.
- Employee Dishonesty coverage is included up to \$25,000*.
- Forgery or Alteration coverage is included up to \$25,000*.
- Theft Damage to Rented Property coverage is included within Business Personal Property when tenant is contractually obligated.
- Theft of patterns, dies, molds and forms is included up to \$50,000.

PROPERTY & GENERAL LIABILITY FEATURES ESPECIALLY FOR TECHNOLOGY MANUFACTURERS

(Automatically Included!)

General Liability Features

- Manufacturers/Wholesalers **XTEND Endorsement**® is automatically provided for Technology Manufacturers. It provides 18 extensions of coverage including:
 - Blanket Broad Form Vendors.
 - Limited worldwide products liability coverage on an indemnity basis.
 - Medical Payments coverage up to \$10,000.
- **Web XTEND Endorsement**® coverage for Web site injury liability is automatically provided.

Property Features

- **Denial of Service Attack – Time Element:**
 - Automatically included with a limit of \$25,000 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.
- **Electronic Data Processing Equipment, Data and Media:**
 - Included up to the Business Personal Property Limit, subject to a maximum of \$50,000*.
 - Coverage applies worldwide.
 - Includes Electronic Vandalism for \$25,000.
 - Enhanced perils under this Coverage Extension include protection against loss by electric current, mechanical

breakdown and power failure.

- **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.
 - Expediting Expenses are covered for up to \$25,000.
 - Pollutant cleanup costs are covered for up to \$25,000.
 - Service interruption of water, communication, or power supply services is covered from a covered breakdown (when Business Income and Extra Expense is covered).
- **Transportation Special Form** is available to cover stock in transit. A \$500 deductible applies.

* Higher limits are available

POPULAR OPTIONS FOR TECHNOLOGY MANUFACTURERS

Technology Manufacturers Endorsement – designed specifically with Technology companies in mind, this endorsement modifies 26 property coverages.

Coverage Features – Technology Manufacturers Endorsement (MP T9 95)

Topic/Coverage	Without Technology Manufacturers Endorsement	With Technology Manufacturers 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 including worldwide Business Income and Extra Expense - Newly Acquired Property	\$10,000	\$25,000
Brands and Labels	\$25,000 (via amendatory)	Current limit increased by \$50,000
Claim Data Expense	\$5,000	\$10,000
Computer Fraud	None	\$10,000
Contract Penalties	None	\$10,000
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 Per Insured Person)
Limited Building Coverage - Tenant Obligation	None	\$10,000
Lost Key Consequential Loss	None	\$500
Newly Acquired or Constructed Property - Business Personal Property	\$250,000	\$500,000
Ordinance or Law - Tenants Improvements & Betterments	Not Included	Included
Ordinance or Law- Increased Period Of Restoration	\$25,000	\$50,000
Outdoor Trees, Shrubs, Plants and Lawns	\$3,000	\$5,000
Salesman Samples	\$25,000 (via amendatory)	Current limit increased by \$25,000
Unauthorized Business Card Use	None	\$5,000
Utility Services Direct Damage - Water, Power and Communication	None	\$5,000
Utility Services Time Element - Water, Power and Communication	None	\$10,000 (24-hour waiting period)
Valuable Papers & Records - At described premises	\$25,000	Current limit increased by \$100,000
Valuable Papers & Records - In transit or at a location other than described premises	\$25,000	Current limit increased by \$100,000
Valuable Papers & Records - Clients files primary coverage	Not Included	Included

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 online 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 auto.

- 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 nine new coverages and extends two existing coverages in one coverage form.

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

*Multi-states does not apply in Hawaii and Mass.

UMBRELLA LIABILITY

Provides peace of mind protection above the General Liability core coverages, Automobile Liability and Employer's Liability 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 up to \$25 million.**

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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