

CHOOSING INSURANCE FOR YOUR BUSINESS IS AN IMPORTANT DECISION

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

Travelers Technology Office Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. Travelers **Master Pac**SM policy includes key coverages that are important to any business, as well as specific coverages and options that are most important to Technology Offices.



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 with an option for higher limits of \$2 million per occurrence / \$4 million aggregate available.
 - Advertising Injury and Personal Injury.
 - Medical Payments for \$5,000 per person.
 - 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.
- Accounts Receivable covered 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. 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 premise.
- Communication Supply Services – Time Element is covered

for up to \$25,000* at each described premise when Business Income and Extra Expense is covered.

■ Fine Arts:

- Up to \$25,000.
- Coverage applies anywhere in the coverage territory.
- The breakage limitation does not apply.
- Limited exclusions.
- Special valuation terms.

- Lobby & Hallway furnishings are included within the Building limit when Building coverage is selected.

- Signs within 1000 feet are included within the Building limit.

■ Crime Coverages:

- Money & Securities are included within Business Personal Property.
- Employee Dishonesty coverage is included up to \$25,000*.
- Forgery or Alteration coverage is included up to \$25,000*.
- Theft Damage to Rented Property is covered within Business Personal Property when tenant is contractually obligated.

PROPERTY & GENERAL LIABILITY FEATURES ESPECIALLY FOR TECHNOLOGY OFFICES

(Automatically Included!)

General Liability Features

- **XTEND Endorsement**[®] is automatically provided for Technology Offices. It provides 15 extensions of coverage including:
 - Broadened Named Insured.
 - Blanket Additional Insured – Managers or Lessors of Premises or Leased Equipment.

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.
- 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 provided for 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 TECHNOLOGY OFFICES

Technology Office Endorsement – designed specifically with Technology companies in mind, this endorsement modifies 30 property coverages.

Coverage Features – Technology Office Endorsement (MP T9 94)

Topic/Coverage	Without Technology Office Endorsement	With Technology Office Endorsement
Accounts Receivable - At described premises	\$25,000	Current limit increased by \$250,000
Accounts Receivable - In transit or at a location other than described premises	\$25,000	Current limit increased by \$250,000
Business Income - Billable Hours Option	None	\$15,000
Business Income and Extra Expense - At Client or Virtual Office Locations	None	\$25,000 at each premises
Business Personal Property - at Client or Virtual Office Locations	None	\$10,000 at each premises
Brands and Labels	None	\$25,000
Business Income and Extra Expense - Dependent Property	\$10,000	\$25,000
Business Income and Extra Expense - Newly Acquired Property	\$250,000	\$500,000
Claim Data Expense	\$5,000	\$10,000
Computer Fraud	None	\$10,000
Consequential Loss (pair & set)	None	\$25,000
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	\$75,000
Extended Business Income	60 Days	90 Days
Identity Fraud Expense	None	\$15,000 (Annual Aggregate Per Insured Person)
Interruption of Computer Operations	\$25,000	Current limit increased by \$25,000
Limited Building - 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 and 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	None	\$25,000
Unauthorized Business Card Use	None	\$5,000
Utility Services Time Element - Water and Power (\$25,000 Communication coverage as provided by the Amendatory Provisions endorsement)	None	\$25,000 Water and Power coverage at each described premises (24-hour waiting period)
Utility Services Direct Damage – Water, Power and Communication	None	\$2,500
Utility Services-Time Element at Client or Virtual Office Premises – Water, Power and Communication	None	\$25,000 at each client or virtual office premises (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-state 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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