

Home Based Business

SELECT ACCOUNTS | SMALL BUSINESS



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

By purchasing a **Master Pac**SM product like **Office Pac**SM or **Technology Office Pac**SM, you have a low-cost insurance solution for your home based business when you have outgrown the limitations of a Homeowners policy. With **Master Pac**, you will have peace of mind knowing that your home based business is protected if a loss should occur. It's just one more way that Travelers is staying in-synch with all your insurance needs.

Types of Business

Office

- Accounting
- Advertising / Graphic Artists
- Claims Adjusters
- Consultants
- Financial Planners
- Insurance Agents
- Interior Decorators
- Lawyers
- Media Buyers
- Notaries Public
- Real Estate Appraisers/Sales
- Stenography
- Travel Agents

Coverages*

Office

Eligibility Consideration

- Homeowners policy is required from a carrier with an AM Best rating of A- or better, most preferably from Travelers Personal Insurance.
- Building coverage is not available. Coverage for the dwelling must be provided on a Homeowners policy.
- Maximum available Business Personal Property limit is \$100,000.
- If there is regular client visitation on premises, a separate entrance is preferred.

General Liability

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

Automatically includes:

- Advertising Injury and Personal Injury Liability.
- Medical payments up to \$5,000 per person.
- Blanket Contractual for all insured contracts.
- Limited worldwide coverage.

Property Coverage

Covers your Business Personal Property for replacement cost with no coinsurance.

- Accounts Receivable coverage is included up to \$25,000**.

Technology Office

- Commercial Computer Installation / Service / Repair
- Computer Consultants
- Computer Instruction
- Data Preparation and Processing
- Information Technology Facilities Management
- Personal Computer Installation
- Software Developers and Designers
- Web site Developers and Designers

Technology Office

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XTEND Endorsement® for liability coverage enhancement

- Provides 15 extensions of coverage.

Property Coverage

Covers your Business Personal Property for replacement cost with no coinsurance.

- Accounts Receivable Coverage is included up to \$25,000**.

Coverages* Continued

Business Income and Extra Expense***

This covers income that is lost due to suspended operations caused by damage at your business from a covered loss.

- Automatically 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.

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.

Crime Coverage for Office Pac

- Money and Securities coverage is included within Business Personal Property.
- Employee Dishonesty coverage is included up to \$25,000**.
- Forgery or Alteration coverage is included up to \$25,000**.
- Money Orders and Counterfeit Paper Currency is included within Business Personal Property Limit.

Valuable Papers and Records

- Coverage is included up to \$25,000** on and off premises.
- Includes the cost to research, replace or restore lost information.

Business Personal Property Off Premises

Included within Business Personal Property limits. Coverage is provided, including while in transit or temporarily away from the described premises.

*For specific details regarding coverage limitations, please refer to the appropriate coverage form or endorsement. **Higher limits are available. *** Coverages not available in all states.

Options*

Office

Endorsements Specifically Designed For:

- Accountants
- Lawyers

Power PacSM Endorsement

- Utility Services-Direct Damage coverage is added up to \$2,500.
- Utility Services-Time Element coverage is added up to \$2,500.
- Unauthorized Business Card Use coverage is added up to \$5,000.
- Computer Fraud coverage is added up to \$5,000.

*For specific details regarding coverage limitations, please refer to the appropriate coverage form or endorsement

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- 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.

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.

Crime Coverage for Technology Office Pac

- Money and Securities coverage is included within Business Personal Property.
- Employee Dishonesty coverage is included up to \$25,000**.
- Forgery or Alteration coverage is included up to \$25,000**.
- Money Orders and Counterfeit Paper Currency coverage is included within Business Personal Property Limit.

Business Personal Property Off Premises

Included within Business Personal Property limits. Coverage is provided, including while in transit or temporarily away from the described premises.

*For specific details regarding coverage limitations, please refer to the appropriate coverage form or endorsement. **Higher limits are available. *** Coverages not available in all states.

Technology Office

Technology Office Endorsement

- Business Income & Extra Expense at Client or Virtual Office Premises is added for up to \$25,000.
- Business Personal Property at Client or Virtual Office Premises is added for up to \$10,000.
- Utility Services – Time Element at Client or Virtual Office Premises is added for up to \$25,000.

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