



Product and Appetite Guide

Travelers Canada | Business Insurance



SELECT PLUS

SMALL TO MID-SIZE COMMERCIAL RISKS

- ▶ Business and professional services
- ▶ Construction
- ▶ Oil & Gas contractor operations
- ▶ Hospitality
- ▶ Manufacturing
- ▶ Realty
- ▶ Retail
- ▶ Wholesale

MIDDLE MARKET

MID-SIZE TO LARGE COMMERCIAL RISKS

- ▶ Construction
- ▶ Electrical equipment manufacturers
- ▶ IndustryEdge® for Hotels
- ▶ IndustryEdge® for Restaurants
- ▶ IndustryEdge® for Food and Beverage Manufacturers
- ▶ IndustryEdge® for Metal Products Manufacturers
- ▶ IndustryEdge® for Mineral Products Manufacturers
- ▶ IndustryEdge® for Plastic and Rubber Goods Products Manufacturers
- ▶ IndustryEdge® for Textiles Manufacturers
- ▶ IndustryEdge® for Wood Products Manufacturers
- ▶ IndustryEdge® for Printers
- ▶ Publishers
- ▶ IndustryEdge® for Real Estate
- ▶ IndustryEdge® for Retail
- ▶ IndustryEdge® for Technology
- ▶ IndustryEdge® for Wholesalers, Distributors and Importers

Specialty Segment

- ▶ Oil & Gas

NATIONAL AND SPECIALTY ACCOUNTS

LARGE AND SPECIALIZED COMMERCIAL RISKS

- ▶ Marine
- ▶ Passenger Transportation
- ▶ National Programs & MGAs
- ▶ Public Sector
- ▶ National Property

ADDITIONAL INFORMATION

- ▶ About this guide
- ▶ Risk Control services
- ▶ Travelers Canada
- ▶ Cross Border services

Solutions for small to medium-sized business

Our **Select Plus** policy for small to medium-sized business is flexible and provides comprehensive coverage tailored to each individual applicant's specific insurance needs. We offer a broad suite of customizable coverage in all lines of business including property, business interruption, equipment breakdown, crime, general liability, umbrella, automobile and garage. Our added value is in our underwriting expertise and our business partnerships with Risk Control, Claim and Operations.

We strive to offer a service, product and pricing proposition that will help our brokers write, retain and grow their business with us.

Select Plus offers automobile coverage for commercial clients with fleets up to 25 vehicles – on a schedule or on a blanket basis. We also write SPF#4 (garage policy) in conjunction with the property and casualty. We are looking for established operations with experienced drivers and a commitment to fleet management.

- Business and professional services
- Construction
- Oil & Gas contractor operations
- Hospitality
- Manufacturing
- Realty
- Retail
- Wholesale

Submissions

Send all submissions for Select Plus to Blsubmissions@travelers.com



Business and professional services

Business and professional service clients include a wide variety of operations, often with a premises-based focus. Office contents and computer hardware limits are tailored to the clients' needs.

In appetite:

- Accountants/Bookkeepers
- Advertising agencies
- Architects
- Barber shops
- Carpet cleaning
- Engineers
- Financial planning
- Funeral homes
- Graphic design
- Insurance brokerage
- Lawyers/Public notaries
- Locksmith
- Management consultants
- Employment agency (office staff)
- Tax preparation services
- Travel agents
- Medical offices

Feature coverages:

- Property
- Liability
- Crime
- Equipment breakdown
- Business interruption
- Umbrella
- Automobile

[Additional expertise](#)

GENERALLY EXCLUDED ⊕

OTHER REQUIREMENTS ⊕



Construction

GENERALLY EXCLUDED ⊕

OTHER REQUIREMENTS ⊕

Whether a risk is a one-man renovation contractor or a larger construction company, Travelers Canada will meet the coverage requirements of the operation. From office premises to the job site, we have contractors covered.

In appetite:

- Building construction
- Acoustic ceilings
- Carpentry
- Doors and windows
- Drywall
- Electrical wiring
- Sidewalk construction
- Excavation
- Fence/Deck/Patios
- Floor coverings
- Landscaping
- Masonry
- Millwright
- Painting (not spray painting)
- Handyman
- Road construction
- Sheet metal
- Tilework
- Glass installation (low rise buildings only)
- Lawn sprinklers
- Siding and eavestrough

Feature coverages:

- Property
- The Enhancer
- Liability
- Crime
- Equipment breakdown
- Business interruption
- Umbrella
- Automobile
- Tools and contractor's equipment



Oil & Gas contractor operations

GENERALLY EXCLUDED ⊕

OTHER REQUIREMENTS ⊕

Whether our risk is a one man consultant or a larger oilfield contracting company, Travelers Canada will meet the coverage requirements of the operation. From office premises to the job site, we have contractors covered.

In appetite:

- Battery operator
- Well servicing
- Coil tubing
- Pipeline pigging
- Production/Pressure testing
- Sandblasting/Cleaning equipment and maintenance of equipment
- Oilfield instrumentation
- Vacuum/Steamer truck operations
- Wireline including borehole cleaning
- Wireline logging
- Oilfield consultants
- Geologists, seismic exploration
- Safety consultants
- Inspection/Monitoring and non-destructive testing services
- Landman
- Site supervisors
- Well supplies and equipment dealer (equipment rental)

Featured coverages:

- Property
- Liability
- Crime
- Equipment breakdown
- Business interruption
- Automobile
- The Enhancer
- Tools and contractors' equipment
- Pollution coverage available on certain classes**
- Forest firefighting expense on certain classes**

**refer to underwriter



Hospitality

Where we choose to write hospitality risks, we are looking for those that are well-established, financially stable with a demonstrated profitability and a premium to support the exposures.

In appetite:

- Delicatessens
- Food court operations
- Fine dining establishments
- Coffee shops
- Takeout meal services

The **Select Plus** team provides in-depth knowledge and coverage requirements for hospitality risks. We are able to tailor coverage specific to clients, based on their business needs, to help protect their assets and income.

Feature coverages:

- Property
- Crime
- Equipment breakdown
- Business interruption
- Liability
- Umbrella
- Automobile

GENERALLY EXCLUDED ⊕

OTHER REQUIREMENTS ⊕



Manufacturing

Select Plus provides underwriting expertise for the unique operations within manufacturing, with special attention to property and liability coverage requirements. With our Risk Control services, we partner with our clients in loss prevention.

In appetite:

- Wineries
- Metal products
- Commercial printers
- Cloth goods
- Leather products
- Footwear
- Glassware
- Signs – fluorescent, neon, metal and wood
- Costume jewellery
- Clothing
- Draperies/Tapestries
- Plaster products
- Housewares

Feature coverages:

- Property
- General liability
- The Enhancer
- Crime
- Equipment breakdown (including an option to purchase coverage for production machinery)
- Business interruption
- Umbrella
- Automobile

GENERALLY EXCLUDED ⊕

OTHER REQUIREMENTS ⊕



Realty

Select Plus offers an affordable way for realty clients to obtain key coverages that are important to any business, that can be tailored to the needs of building ownership.

In appetite:

- Office buildings
- Building owner: Manufacturing warehouse tenants dependent on tenant processes and type of stock warehoused
- Condominium: Office tenants and mercantile tenants
- Industrial plaza

Feature coverages:

- Property
- Liability
- Crime
- Equipment breakdown
- Rental income
- Umbrella

We can provide coverage for residential realty risks, in conjunction with commercial occupancies, that are well-maintained with long-term tenants and established property practices.

GENERALLY EXCLUDED ⊕

OTHER REQUIREMENTS ⊕



Retail

In addition to providing our retail clients property coverage for their stock, we also provide crime and equipment breakdown coverage to help protect their business. We ensure proper liability protection for their exposures, from premises operations to garage liability extensions.

In appetite:

- Auto detailing
- Auto glass
- Auto parts and accessories
- Auto body repairs
- Baked goods
- Camera shops
- Car stereo sales
- Clothing stores
- Electronic equipment
- Floor coverings
- Gas station
- Gift store
- Hardware (no firearms)
- Home décor
- Home entertainment
- Household appliances
- Lawn and garden supplies
- Luggage sales
- Oil change
- Paint and wallpaper
- Picture framing
- Shoe stores
- Snowmobile and ATV sales and repair
- Sporting goods (no firearms)

Feature coverages:

- Property
- The Enhancer
- Liability
- Crime
- Equipment breakdown
- Business interruption
- Umbrella
- Automobile
- SPF4 Garage auto

GENERALLY EXCLUDED ⊕

OTHER REQUIREMENTS ⊕



Wholesale

Select Plus provides a suite of coverages to meet our wholesale clients' needs, including property coverage for any stock for which the business takes custody.

This product is available to a wide variety of established wholesale businesses operating in Canada that meet the eligibility requirements

In appetite:

- Appliances
- Dry goods
- Electrical apparatus
- Garden supplies
- Home decor
- Housewares
- Hardware supplies (no firearms)
- Office supplies

Feature coverages:

- Property
- The Enhancer
- Crime
- Equipment breakdown
- Business interruption
- Liability
- Umbrella
- Automobile

GENERALLY EXCLUDED ⊕

OTHER REQUIREMENTS ⊕



Solutions for mid-sized businesses

Middle Market provides tailored insurance products and services to mid-sized businesses. Travelers Canada Middle Market offers all the core lines of insurance including general liability, commercial auto, product liability, property, business interruption and umbrellas, as well as several specialized lines. It includes Commercial Accounts, Construction and Technology business segments, including **IndustryEdge**[®]. This is an exciting space where product, underwriting excellence, Risk Control and claim expertise is needed to reach our profitable growth goals.

- Construction
- Electrical equipment manufacturers
- IndustryEdge for Hotels
- IndustryEdge for Restaurants
- IndustryEdge for Food and Beverage Manufacturers
- IndustryEdge for Metal Products Manufacturers
- IndustryEdge for Mineral Products Manufacturers
- IndustryEdge for Plastic and Rubber Goods Products Manufacturers
- IndustryEdge for Textiles Manufacturers
- IndustryEdge for Wood Products Manufacturers
- IndustryEdge for Printers
- Publishers
- IndustryEdge for Real Estate
- IndustryEdge for Retail
- IndustryEdge for Technology
- IndustryEdge for Wholesalers, Distributors and Importers
- Oil & Gas



Construction – IN APPETITE

- Established civil, electrical, mechanical, specialized trade and general contractors – minimum revenue of \$5 million (\$3 million in Atlantic Canada)
- Contractors whose owner/management/key on-site personnel have a minimum of 10 years of contracting experience
- Stand-alone course of construction and/or wrap-up coverage for construction projects
- Our preference is for projects insured by the contractor (contractor controlled insurance program); although, we may look at projects insured by the owner (owner controlled insurance program), especially if the owner is a public entity or a public/private partnership
- Insured projects including, but not limited to construction/erection work for:
 - Buildings
 - Hospitals
 - Production facilities
 - Warehouses
 - Highways
 - Streets
 - Bridges
 - Tunnels
 - Structural steel erection
 - Other civil works projects
- Installation work for:
 - Sewers, water mains and pipelines
 - Plumbing, heating and air conditioning
 - Mechanical and electrical infrastructure and systems



Construction – COVERAGES

Feature coverages:

- Property and business interruption
- Commercial general liability and umbrella, including sudden and accidental pollution
- Fleet auto coverage on an account basis
- Contractors' equipment
- Construction/builder's risk/installation floater coverage, blanket or project-specific, as well as delay in opening and soft cost coverage
- Wrap-up liability (CCIP projects only)
- Equipment breakdown including during testing and commissioning

Additional coverages:

- Ocean marine coverage
- Contractors' professional liability

Electrical equipment manufacturers – IN APPETITE

GENERALLY EXCLUDED ⊕

- Electrical distribution equipment
- Electrical industrial apparatus
- Household appliances
- Electrical lighting
- Wiring equipment
- Other types of electrical equipment and supplies

Resources

[Manufacturer's Toolbox](#)

[Supply Chain Pressure Test](#)



Electrical equipment manufacturers – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Selling price valuation on finished stock held for sale
- Replacement cost for patterns, dies and forms in current usage
- Interruption of utility services
- Electronic vandalism
- Employee tools
- Newly constructed or acquired property
- Non-owned detached trailers
- Property at installation site
- Undamaged parts of stock in process

Business income

- Business income from dependent property
- Contract penalties
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Manufacturers' errors and omissions insurance
- Product recall expense endorsement
- Peak season increased limit of insurance endorsement
- Hoist liability coverage
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements
- Ocean cargo and other ocean marine lines

IndustryEdge for Hotels – IN APPETITE

GENERALLY EXCLUDED ⊕

In appetite:

- Franchised hotel operations
- Convention hotels or conference centres
- Both full- and limited-service hotels
- Suite hotels

Resources

[Sell sheet](#)[Hotel Risk Management Guide](#)

IndustryEdge for Hotels – COVERAGES

Feature coverages:

- Inclusion of contents, stock, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Interruption of utility services
- Electronic vandalism
- Loss of master key, including key cards
- Outside signs
- Walkways, sidewalks, driveways and parking areas
- Ordinance or law, including increased cost of construction and demolition costs

Optional coverages:

- Emergency evacuation expense – boarding students or hotel guests endorsement
- Restaurant wine stock endorsement
- Food contamination – direct damage endorsement
- Equipment breakdown coverage
- Hospitality errors and omissions liability endorsement
- Personal grooming services endorsement

IndustryEdge for Restaurants – IN APPETITE

GENERALLY EXCLUDED ⊕

- Concentrated on established restaurants, including:
 - Fine dining restaurants
 - Upscale casual restaurants

Resources

[Sell sheet](#)

[Restaurant Risk Management Guide](#)



IndustryEdge for Restaurants – COVERAGES

Feature coverages:

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Interruption of utility services
- Electronic vandalism
- Outdoor property
- Walkways, sidewalks, driveways and parking areas
- Ordinances or laws, including increased cost of construction and demolition costs
- Newly constructed or acquired property

Optional coverages:

- Peak season increased limit of insurance endorsement
- Spoilage – direct damage endorsement
- Food contamination – direct damage endorsement
- Infestation – direct damage endorsement
- Restaurant wine stock endorsement
- Equipment breakdown coverage including production machinery

IndustryEdge for Food and Beverage Manufacturers – IN APPETITE

GENERALLY EXCLUDED ⊕

- Bakery products/Dry goods
- Candy and confectionery products
- Chocolate and cocoa products
- Ice cream and frozen desserts
- Prepared foods
- Milk and dairy
- Fruits and vegetables
- Meat and seafood
- Soft drink manufacturers
- Craft breweries and wineries
- Canned foods, frozen and pickled foods

Resources

[Sell sheet](#)[Wineries sell sheet](#)[Manufacturer's Toolbox](#)[Supply Chain Pressure Test](#)

IndustryEdge for Food and Beverage Manufacturers – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Selling price valuation on finished stock held for sale
- Non-owned detached trailers
- Interruption of utility services
- Electronic vandalism
- Newly constructed or acquired property
- Stored water

Business income

- Business income from dependent property
- Contract penalties
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Manufacturers' errors and omissions insurance
- Product recall expense endorsement
- Peak season increased limit of insurance endorsement
- Hoist liability coverage
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements
- Ocean cargo and other ocean marine lines

IndustryEdge for Metal Products Manufacturers – IN APPETITE

GENERALLY EXCLUDED ⊕

- Auto parts (non-critical)
- Metal casting and moulding
- Industrial and commercial machinery and equipment
- Metal forging
- Metal rolling, drawing and extruding
- Metal stamping and machining

Resources

[Sell sheet](#)[Manufacturer's Toolbox](#)[Supply Chain Pressure Test](#)

IndustryEdge for Metal Products Manufacturers – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Selling price valuation on finished stock held for sale
- Replacement cost for patterns, dies and forms in current usage
- Interruption of utility services
- Newly constructed or acquired property
- Electronic vandalism
- Employee tools
- Property at installation site
- Stored water
- Non-owned detached trailers
- Undamaged parts of stock in process

Business income

- Business income from dependent property
- Contract penalties
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Manufacturers' errors and omissions insurance
- Product recall expense endorsement
- Peak season increased limit of insurance endorsement
- Hoist liability coverage
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements
- Ocean cargo and other ocean marine lines

IndustryEdge for Mineral Products Manufacturers – IN APPETITE

GENERALLY EXCLUDED ⊕

Manufacturing or processing of concrete, gypsum, stone, clay and abrasive products, including:

- Crushed and broken limestone
- Construction sand and gravel
- Glass products, made of purchased glass
- Brick and structural clay tile
- Concrete block and brick
- Concrete products, except block and brick
- Ready-mix concrete
- Cut stone and stone products
- Abrasive products
- Mineral and earth, ground and otherwise treated

Resources

[Sell sheet](#)[Manufacturer's Toolbox](#)[Supply Chain Pressure Test](#)

IndustryEdge for Mineral Products Manufacturers – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Selling price valuation on finished stock held for sale
- Replacement cost for patterns, dies and forms in current usage
- Interruption of utility services
- Newly constructed or acquired property
- Electronic vandalism
- Employee tools
- Property at installation site
- Stored water
- Non-owned detached trailers
- Undamaged parts of stock in process

Business income

- Business income from dependent property
- Contract penalties
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Manufacturers' errors and omissions insurance
- Product recall expense endorsement
- Peak season increased limit of insurance endorsement
- Hoist liability coverage
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements
- Ocean cargo and other ocean marine lines

IndustryEdge for Plastic and Rubber Goods Products Manufacturers – IN APPETITE

GENERALLY EXCLUDED ⊕

- Highly Protected Risk (HPR)
- Manufacturers of finished goods including such processes as:
 - Lamination and films
 - Fabricated rubber products
 - Plastic plumbing fixtures
 - Food containers
 - Plastic bottles
 - Laminated/Film products
 - Plastic and rubber footwear
 - Molded, extruded and lathe-cut rubber goods
 - Rubber or plastic hoses and belting
 - Plastic pipe
 - Gaskets, packaging and sealing

Resources

[Sell sheet](#)

[Manufacturer's Toolbox](#)

[Supply Chain Pressure Test](#)



IndustryEdge for Plastic and Rubber Goods Products Manufacturers – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Selling price valuation on finished stock held for sale
- Replacement cost for patterns, dies and forms in current usage
- Interruption of utility services
- Newly constructed or acquired property
- Electronic vandalism
- Employee tools
- Property at installation site
- Stored water
- Non-owned detached trailers
- Undamaged parts of stock in process

Business income

- Business income from dependent property
- Contract penalties
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Manufacturers' errors and omissions insurance
- Product recall expense endorsement
- Peak season increased limit of insurance endorsement
- Hoist liability coverage
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements
- Ocean cargo and other ocean marine lines

IndustryEdge for Textile Products Manufacturers – IN APPETITE

GENERALLY EXCLUDED ⊕

- Manufacturers of textile products including knitting, spinning, weaving and finishing sectors
- Apparel and accessories
- Broad woven fabric mills
- Cotton and man-made fiber and silk
- Household furnishings, except draperies and curtains
- Technical fabric manufacturers

Resources

[Sell Sheet](#)[Manufacturer's Toolbox](#)[Supply Chain Pressure Test](#)

IndustryEdge for Textile Products Manufacturers – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Selling price valuation on finished stock held for sale
- Replacement cost for patterns, dies and forms in current usage
- Interruption of utility services
- Newly constructed or acquired property
- Electronic vandalism
- Employee tools
- Property at installation site
- Stored water
- Non-owned detached trailers
- Undamaged parts of stock in process

Business income

- Business income from dependent property
- Contract penalties
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Manufacturers' errors and omissions insurance
- Product recall expense endorsement
- Peak season increased limit of insurance endorsement
- Hoist liability coverage
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements
- Ocean cargo and other ocean marine lines

IndustryEdge for Wood Products Manufacturing – IN APPETITE

GENERALLY EXCLUDED ⊕

Manufacturers of finished goods, including:

- Furniture
 - Kitchen cabinet
 - Furniture and fixtures
- Wood products
 - Boxes
 - Knobs
 - Dowels
 - Containers
 - Drapery hardware
- Paper
 - Stationery products
 - Paperboard boxes
 - Sanitary paper products

Resources

[Sell Sheet](#)[Manufacturer's Toolbox](#)[Supply Chain Pressure Test](#)

IndustryEdge for Wood Products Manufacturing – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Selling price valuation on finished stock held for sale
- Replacement cost for patterns, dies and forms in current usage
- Interruption of utility services
- Newly constructed or acquired property
- Electronic vandalism
- Employee tools
- Property at installation site
- Stored water
- Non-owned detached trailers
- Undamaged parts of stock in process

Business income

- Business income from dependent property
- Contract penalties
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Product recall expense endorsement
- Peak season increased limit of insurance endorsement
- Hoist liability coverage
- Public relations crisis management service expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements
- Ocean cargo and other ocean marine lines

IndustryEdge for Printers – IN APPETITE

GENERALLY EXCLUDED ⊕

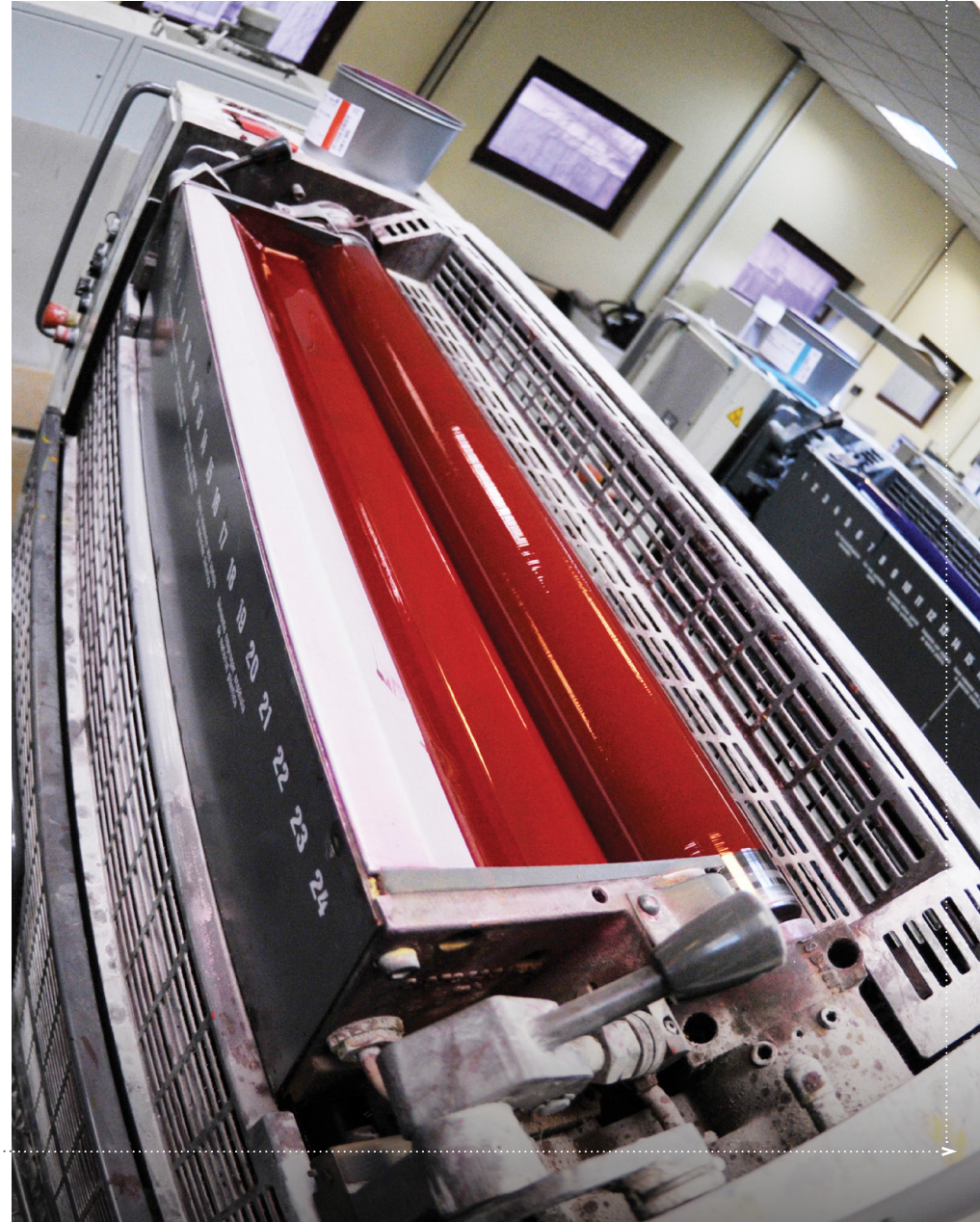
Printers of all types

- Pre- and post-press service providers
- Commercial and lithographic printers
- Book, textbook, pamphlet and music book printers
- Business form printers

Resources

[Sell sheet](#)

[Printing Industry Risk Management Guide](#)



IndustryEdge for Printers – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Replacement cost for patterns, dies and forms in current usage
- Interruption of utility services
- Newly constructed or acquired property
- Electronic vandalism
- Non-owned detached trailers

Business income

- Contract penalties
- Business income from dependent property
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Printers, errors and omissions coverage
- Product recall expense endorsement
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements

Publishers – IN APPETITE

GENERALLY EXCLUDED ⊕

- Newspaper publishing
- Periodical publishing
- Book publishing
- Miscellaneous publishing
- Greeting card publishing



Publishers – COVERAGES

Feature coverages:

Commercial property

- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Replacement cost for patterns, dies and forms in current usage
- Interruption of utility services
- Newly constructed or acquired property
- Electronic vandalism
- Non-owned detached trailers

Business income

- Contract penalties
- Business income from dependent property
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Waiver of subrogation

Optional coverages:

- Product recall expense endorsement
- Peak season increased limit of insurance endorsement
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown endorsements

IndustryEdge for Real Estate – IN APPETITE

GENERALLY EXCLUDED ⊕

- Owners and managers of non-residential buildings
- Owners and managers of condominium and apartment buildings
- Owners and managers of commercial and industrial building complexes

Resources

[Sell Sheet](#)



IndustryEdge for Real Estate – COVERAGES

Feature coverages:

- Inclusion of contents, stock, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Interruption of utility services
- Electronic vandalism
- Loss of master key, including key cards
- Outside signs
- Walkways, sidewalks, driveways and parking areas
- Ordinance or law including increased cost of construction and demolition costs
- Definition of building includes foundations and glass
- Newly constructed or acquired property
- Civil authority
- Ingress or egress

Optional coverages:

- Equipment breakdown coverage
- Include some depreciation as a continuing operating expense for business income

Green building coverage:

- Crisis management services expense
- Emergency vacating expenses and tenant move back expenses
- Condominium loss assessment
- Condominium association coverage provisions
- Inflation guard
- Infestation direct damage and business income

IndustryEdge for Retail – IN APPETITE

GENERALLY EXCLUDED ⊕

- Department stores
- Lumber and building materials
- Paint, glass and wallpaper stores
- Miscellaneous and general merchandise stores
- Meat and fish markets
- Fruit and vegetable markets
- Retail bakeries
- Miscellaneous food stores
- Auto and home supply stores
- Clothing and apparel stores
- Furniture stores
- Floor covering stores
- Drapery, curtain and upholstery stores
- Miscellaneous home furnishing stores
- Radio, television and music stores
- Computer and computer software stores

Resources

[Sell sheet](#)



IndustryEdge for Retail – COVERAGES

Commercial property and business income coverages:

- Includes contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Newly constructed or acquired property
- Electronic vandalism
- Business income from dependent property
- Contract penalties
- Transit business income
- Selling price valuation on stock available for sale
- Commercial general liability
- Limited worldwide coverage with suits brought back to North America

Optional coverages:

- Infestation coverage including property and business interruption
- Public relations crisis management service expense for business interruption and umbrella
- Inflation shield
- Cyber
- Directors and officers liability
- Crime insurance
- Boiler

IndustryEdge for Technology – IN APPETITE

GENERALLY EXCLUDED ⊕

- Computer hardware manufacturers/wholesalers
- Service providers (i.e., computer and IT consultants, programmers, web hosting, web design, etc.)
- Robotics companies
- Computer-controlled machinery companies
- Electronic equipment companies (manufacturers/wholesalers)
- Software companies (prepackaged, custom-made, VAR, etc.)
- Component manufacturers/wholesalers
- Telecommunications/communications companies
- Medical technology hardware (class 1 medical device and incidental class 2 medical devices) and software

Resources

[Sell sheet](#)

[Travelerscanada.ca/technology Tech Cloud](http://Travelerscanada.ca/technology_Tech_Cloud)

[IDT911](#)



IndustryEdge for Technology – COVERAGES

Featured coverages (main wording)

Commercial property and business income

- Property
- Business interruption
- Equipment breakdown
- Commercial general liability
- Cyber+ coverages including errors and omissions liability, network and information security liability, communications and media liability, and expense reimbursement

Additional coverages:

- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Miscellaneous professional liability
- Fidelity/Crime
- Kidnap and ransom
- Identity fraud expense reimbursement

Technology Small Business (TSB) Package - A complete solution for small business:

- Property – including portable electronic equipment business interruption
- Commercial general liability
- Technology errors and omissions
- Copyright and trademark infringement liability protection
- Network and information security liability

IndustryEdge for Wholesalers, Distributors and Importers – IN APPETITE

GENERALLY EXCLUDED ⊕

- Motor vehicle supplies and new parts (noncritical)
- Furniture
- Home furnishings
- Commercial equipment
- Electrical apparatus and equipment, wiring supplies and construction materials
- Electronic parts and equipment
- Hardware
- Plumbing and hydronic heating supplies
- Industrial machinery and equipment
- Industrial supplies
- Service establishment equipment
- Groceries and related products
- Wine and distilled beverages
- Flowers, nursery stock and florists' supplies

Resources

[Sell Sheet](#)

[Manufacturer's Toolbox](#)

[Supply Chain Pressure Test](#)



IndustryEdge for Wholesalers, Distributors and Importers – COVERAGES

Feature coverages:

Commercial property

- Selling price valuation on personal property that is sold but not delivered
- Inclusion of contents, stock, equipment, tenant improvements and betterments, and electronic data processing equipment in the definition of business personal property
- Interruption of utility services
- Newly constructed or acquired property
- Non-owned detached trailers
- Electronic vandalism

Business income

- Business income from dependent property
- Contract penalties
- Transit business income

Commercial general liability

- Limited worldwide coverage with suits brought back to North America
- Blanket waiver of subrogation

Optional coverages:

- Peak season increased limit of insurance
- Spoilage
- Public relations crisis management services expense
- Crisis management expense
- Equipment breakdown coverage, including production machinery
- Transportation coverage, including loading or unloading and refrigeration breakdown
- Ocean cargo and other ocean marine lines

Oil & Gas – IN APPETITE

We provide products and services for classes of business directly and indirectly tied to oil or gas exploration and production, including but not limited to:

- Drilling contractors
- Well servicing contractors including but not limited to:
 - Coil tubing and wireline
 - Vacuum and pressure trucks
 - Cleaning, swabbing and fishing
 - Production testing
- Well site preparation
- Equipment rental firms
- Exploration and production companies (operators and non-operators)
- Geologists, seismic and logging work
- Manufacturing and wholesale firms
- Facility construction including pipeline
- Oilfield electrician



Oil & Gas – COVERAGES

EnergyPro® general liability and umbrella coverage

- Specialized casualty coverage through our *EnergyPro®* product, including:
 - Integrated occurrence-based coverage, including sudden and accidental pollution claims or suits
 - First party voluntary cleanup costs (general liability only)
 - Cleanup costs for insureds premises, lease sites and worksites
 - Can also be tailored to include blanket additional insured and blanket waiver of subrogation endorsements

Inland marine

- Oil lease property and equipment including crude petroleum in tanks
- Rigs and equipment

Optional coverages:

- Cab and chassis
- 5 year replacement on equipment
- Pollutant cleanup
- Ice and muskeg
- Equipment rented to others
- Business income
- Property
- Auto
- Crime and fidelity
- Equipment breakdown

Solutions for major corporations

National Accounts markets liability insurance, risk management services and large property capacity to major corporations. It specializes in loss-responsive solutions that are customized to meet clients' risk management challenges. National Accounts provides primary casualty programs for large businesses which generally includes retained losses, insurance above the retention and service fees. Account structures can include large deductible and retrospectively rated plans, self-insured retention plans, customized retention plans, bundled insurance, unbundled individual risk transfer, captives and stand-alone claim services. Insurance products include general/product liability and auto liability. This includes single parent, group and association captive programs.

- Marine
- Passenger
Transportation
- National Programs
& MGAs
- Public Sector
National Property



Marine – IN APPETITE

- Commercial vessels, including ferries, tugs, barges, supply vessels, tour boats and other workboats operating predominantly in Canadian inland and coastal waters
- Fishing vessels (commercial fleets only)
- Manufacturers, wholesalers, retailers, importers, exporters and any other commercial entities engaged in shipping goods internationally
- Ship repairers, boat builders, and other commercial entities engaged in manufacturing or repairing vessels
- Stevedores, wharfingers, terminal operators and other commercial entities with shoreside facilities, or engaged in the business of loading or offloading vessels and storing cargo
- Marine contractors engaged in the business of shoreside or waterborne construction
- Commercial entities engaged in chartering vessels
- Marinas and boat dealers
- High value yachts (over \$500,000)



Marine – FEATURED COVERAGES

- Ocean cargo insurance for containerized shipments, bulk shipments and refrigerated shipments. The policy can be extended to include overland transit exposures, warehouse/storage exposures, salesman samples and exhibition coverage
- Hull and Machinery (H&M) Insurance on all commercial vessels
- Protection and Indemnity (P&I) in conjunction with H&M risks
- Luxury yacht coverage – both H&M and P&I
- Full suite of marine liability policies as follows:
 - Wharfingers
 - Stevedores/Terminal operators
 - Ship repairers
 - Charterers
 - Marina operators/Boat dealers
 - Marine general liability
- Excess marine liability and bumbershoot capabilities
- Property and casualty capabilities associated with all of the above through our specialized property and casualty team
- Shipwright policy for small marine tradespersons and marine artisans



Passenger Transportation

In appetite:

- Motor coach and school bus operators
- Bus tours and charter operations
- Municipal transit operations
- Limousine transit operators
- Employee shuttle operations
- Wheelchair accessible transportation

Feature coverages:

- Automobile fleet liability
- Garage operations liability
- Commercial general liability
- Property and inland marine
- Umbrella/Excess liability
- Crime and fidelity



National Programs & MGAs

Key criteria:

- Minimum target premium of \$500,000
- SIR
- Targeting national programs with either specialty wordings, claim handling agreements, or delegated underwriting authority, within Travelers appetite

Examples of existing National Programs:

- New auto dealership
- Electrical Distribution Reinsurance
- Building supply operations
- Short-term car rental program
- Hole-in-One



Public Sector

[OTHER REQUIREMENTS ⊕](#)

In appetite:

- Canadian municipalities
- Provincial and territorial governments
- Post-secondary academic institutions
- Schools and school boards
- Hospital properties
- Public passenger transportation
- Property exposures for public utilities including co-generation plants

Feature coverages:

- General liability
- Property
- Public entity management liability (errors and omissions)
- Automobile
- Boiler and machinery
- Crime
- Professional liability for educational institutions



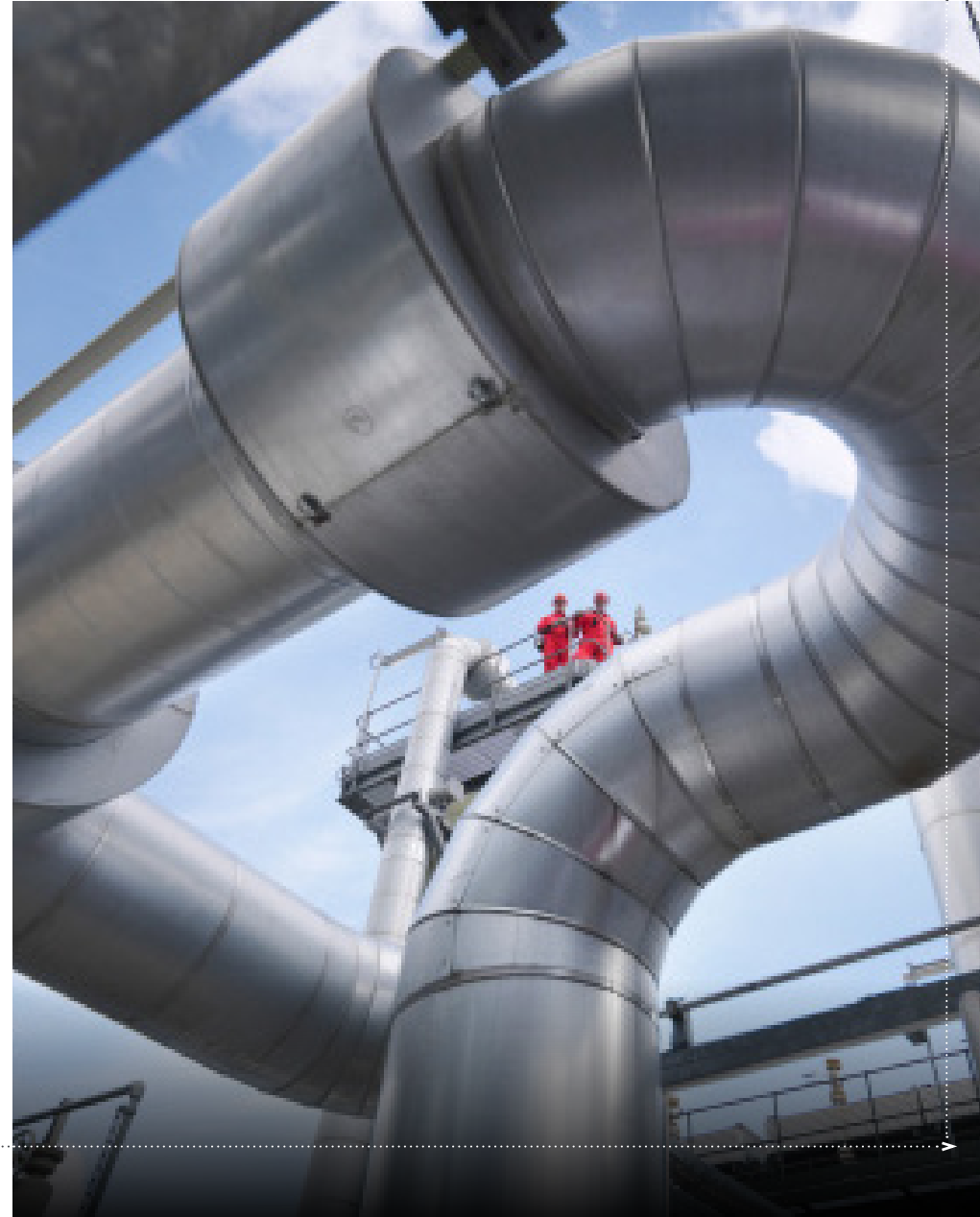
National Property

In appetite:

- Total insured values greater than \$250M per location or account
- Complex structure such as captives, aggregate deductibles
- Occupancies within the natural resource sector
- Large municipal and real estate schedules
- Large infrastructure schedule
- Power generation and distribution

Characteristics of large and complex accounts:

- Manuscript wording
- Subscription or combination of quota share/layer structure
- Requires an Engineering/Risk Control partnership
- Tailored claim handling solutions
- International operations
- Relationship managed approach



This guide is designed to highlight the target industries and the kinds of organizations that Travelers Canada's Business Insurance segments are most interested in writing and our value-added services.

While we seek customers within the segments listed in this guide, be assured that we will continue to consider good risks that fall outside of these boundaries.

If you have any questions about our appetite, products or services, please contact your local Travelers Canada Account Executive or Sales Executive.

At Travelers Canada, we do things right

Whether it's selecting the best coverage for a customer's situation, responding to a broker's request, educating a client on ways to reduce risk, or managing a claim, we work hard to get things right. Our commitment to outstanding service combined with our comprehensive insurance-based solutions gives businesses the confidence they need to feel secure.

We have local presence and international strength

We combine financial strength and international reach with local knowledge and expertise. As the Canadian arm of The Travelers Companies, Inc., we are part of an industry-leading organization committed to continuously evolving to meet customers' ever-changing needs. In Canada, our 1,700+ employees in Vancouver, Calgary, Edmonton, Winnipeg, London, Toronto, Ottawa, Montreal and Dartmouth serve commercial customers from coast to coast.

We are passionate about insurance

We work hard at the science of what we do: we analyze information, support prospective customers, and measure results to create the best possible combination of products and services for our broker partners and our customers. We deliver outstanding service by excelling in three core insurance functions:

- Underwriting
- Risk Control
- Claim

We are committed to preparedness and prevention

At Travelers Canada, helping customers control their risks is a critical component of our insurance solutions. We offer risk control advice, tools and training to our customers via personalized service from our risk control specialists and our industry-leading risk control portal (travelerscanada.ca/riskcontrol).

We are there when a claim is made

When a claim is made, we respond with speed, compassion, integrity and professionalism. Our experienced team of claims specialists knows how to take control of complex issues and make sure they are well-managed. From tailoring claims service solutions to meet the needs of customers, to operating regional claims offices with employees who understand the unique laws and customs of their territory, Travelers Canada provides exceptional service to customers when they need us most.

CROSS BORDER SERVICES

Travelers Canada delivers complete cross border account solutions for our Middle Market and National & Specialty accounts for Canadian domiciled accounts with U.S. exposures.

Working with a dedicated team of Travelers specialists in the U.S., we are able to offer seamless cross border solutions featuring:

- Locally admitted coverage
- Local market presence with technical underwriting expertise
- Knowledge of state and federal compliance issues, rates, forms, and compulsory lines such as workers compensation and auto
- Superior depth and breadth of product offerings
- Access to over 700 risk control consultants
- Fast, fair and effective claims handling with over 12,000 claim professionals

We provide U.S. primary insurance products including:

- Property and inland marine
- Commercial general liability
- Umbrella/Excess liability
- Automobile fleet
- Crime and fidelity
- Boiler and machinery
- Cyber liability
- Workers compensation

RISK CONTROL SERVICES

Travelers Canada Risk Control is here to help you control and minimize your risks. With more than 750 risk management professionals in Canada and around the world, we have the capability and expertise to provide you with information about the risks inherent to your specific industry. We offer risk control advice and interactive tools and training to our customers via personalized, service and through our industry-leading Risk Control Portal and via social media.



TRAVELERS 

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