



TRAVELERS^J

Middle Market Industry Appetite Guide

The Travelers Difference

APPETITE GUIDE

As an industry leader with more than 160 years of insurance experience, Travelers knows what it takes to earn and keep your business.

- Financial stability for long-term dependability
- Underwriting expertise specific to the needs of a wide range of industries
- Breadth of products designed to provide coverage you need
- Local presence ensuring easy, reliable access to our subject-matter experts
- Global protection that fills in potential international coverage gaps faced by customers who conduct business abroad
- Monoline (unsupported) commercial umbrella and excess liability coverage, providing protection for a broad range of businesses; supported umbrella coverage written over Travelers National Accounts and various other primary business units
- Access to our Middle Market Marketing Resource Center, an online repository of the most up-to-date marketing materials designed specifically for our agents in support of their growth and retention of middle market business

Travelers Client AdvantageSM

Travelers Client Advantage provides layers of service beyond the policy with professional services that help mitigate losses and deliver prompt, fair claim payment when a loss does occur.

Our industry expertise and our local relationships result in a deep understanding of the needs of policyholders, which means we deliver the right services when they're needed the most.

Our continuous flow of services delivers:

- Integrated loss prevention solutions
 - Practical, prioritized recommendations based on our highly experienced workforce's industry knowledge
 - Proactive, loss-focused services offering a variety of solution options to help customers in controlling losses and keeping expenses in check
- Policyholder services
 - Efficient, timely delivery of policy documents and endorsements
- Superior claim service and resolution
 - More than 13,000 claim professionals nationwide focused on delivering superior claim outcomes
 - Industry-leading tools to help manage losses
 - Our robust local presence is supported by centralized customer service, training, legal, engineering and industry-specific, specialty claim-handling experts
 - Claim University, our state-of-the-art, 108,000 square-foot training facility, provides rigorous hands-on training to help us respond to your customers' needs with the highest degree of knowledge and skill

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Architects, Engineers and Surveyors

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Appetite

Architectural, engineering and surveying firms found in the design industry. Includes exposures other carriers may avoid, like geotechnical and environmental engineering operations.





Targeted SIC Codes	
SIC	Description
8711	Engineers
8712	Architects
8713	Surveyors

Key selling points

- Architects, Engineers & Surveyors IndustryEdge® Endorsement – Provides 22 additional general liability coverages addressing specific coverage needs for design firms
- Blanket and scheduled additional insured forms (written contracts) – Includes Products & Completed Operations coverage where required by contract and provides primary and non-contributory coverage as well where required
- Broad Property Coverage Form (with flexible limits)
 - Buildings, Business Personal Property, Business Income, Extra Expense, Equipment
- Breakdown, Valuable Papers, Accounts Receivable, Ordinance or Law and many others
- Inland Marine – Broad coverages available
 - Contractors Equipment, Fine Arts, scheduled property and other coverage needs for design professionals
 - Computerized Business Equipment – Critical coverage for today’s design and engineering professionals

Generally excluded from appetite

- Biochemical
- Phase III Environmental Engineering (Remediation)
- Aeronautical, Mining, Nuclear Design and Engineering Firms
- Firms with Construction as their primary operation whether subcontracted or performed themselves

ARCHITECTS, ENGINEERS & SURVEYORS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Auto and Truck Dealers

APPETITE GUIDE

Appetite

Franchised auto and truck dealers whose principal operation is selling new vehicles.

Targeted SIC Codes	
SIC	Description
5511	Motor Vehicle Dealers

Key selling points

- Ability to write this business through an independent agency compared to the majority of the market, which is primarily direct distribution
- Use Auto Dealer Coverage Form, which was designed to meet the unique coverage needs of auto dealers and includes three coverage parts:
 - Auto Coverages
 - General Liability
 - Acts, Errors or Omissions
- Competitive coverages including:
 - Auto and Truck Dealer Acts, Errors and Omissions Coverage
 - False Pretense Coverage
 - Site Pollution Liability
 - Up to \$25 Million Umbrella
- Designated liability claim handlers

Generally excluded from appetite

- Independently owned dealerships, i.e., non-franchised
- Mobile home dealers
- Motorcycle dealers

<p>AUTO & TRUCK DEALERS</p>	 <p>BOILER AND MACHINERY</p>	 <p>COMMERCIAL AUTO</p>	 <p>CYBER</p>	 <p>ENVIRONMENTAL LIABILITY</p>	 <p>GENERAL LIABILITY</p>	 <p>GLOBAL INSURANCE</p>
	 <p>INLAND MARINE – Computer Equipment</p>	 <p>OCEAN MARINE</p>	 <p>PROPERTY</p>	 <p>UMBRELLA AND EXCESS CASUALTY</p>	 <p>WORKERS COMPENSATION</p>	

Building Services Contractors

APPETITE GUIDE

Appetite

Accounts that perform typical building cleaning and maintenance services such as emptying trash, cleaning, floor care painting and grade level window cleaning.

Targeted SIC Codes	
SIC	Description
7349	Building Cleaning and Maintenance Services, NEC

Key selling points

- Building Service Contractors Extension Endorsement – Limited Care, Custody or Control Coverage: Provides coverage for building service contractors who may damage the personal property of others in their care, custody or control while performing cleaning and maintenance services
- *XTEND Endorsement*[®]: Includes broadened named insured, Damage to Premises Rented to You extension, Incidental Medical Malpractice and Extension of Coverage – Bodily Injury

Generally excluded from appetite

- Above Grade Level Window Cleaning
- Chimney Cleaning
- Aircraft Janitorial Service
- Firms Specializing in Cleanup/Restoration following flood or fire
- Security Services
- Pest Control Services

BUILDING SERVICES CONTRACTORS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Construction

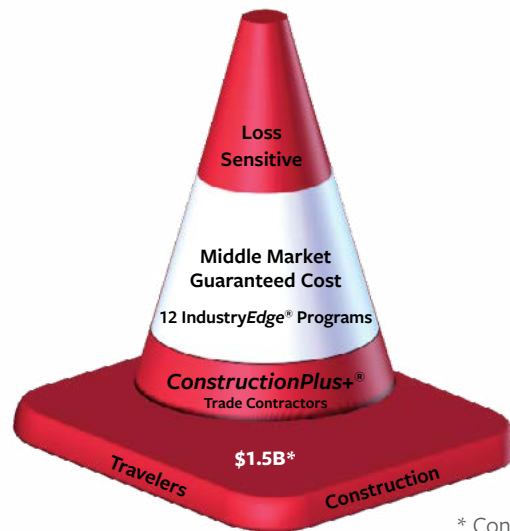
APPETITE GUIDE

Appetite

Travelers insures construction businesses of all sizes.

Available coverages

- General Liability
- Auto
- Workers' Compensation
- Umbrella
- Inland Marine – Contractors Equipment
- Contract Surety
- Owners & Contractors Protective Liability
- Railroad Protective Liability
- Contractors Pollution Liability**
- Contractors Professional Liability**
- Umbrella, including built-in Crisis Management Services Expenses Endorsement
- Project specific for Wrap-ups and Joint Ventures
- Crime



* Construction only

- | | | |
|---------------------------|----------------------------|------------------|
| • General Contractors | • Highway, Street and Road | • Utility |
| • Electrical | • Concrete | • Masonry |
| • Plumbing and Mechanical | • Bridge | • Tile |
| | • Millwright | • Excavation |
| | | • Fire Sprinkler |

Key selling points

- Underwriting Responsiveness – tailored by account size, contractor type, geographic area and line of business
- Local-market knowledge and decision-making
- Highly focused, collaborative team approach to risk management among underwriting, claim and risk control specialists
- Full package of coverages through one carrier
- Local claim service and dedicated risk control
- Outstanding customer service and policy administration to help your clients manage their total cost of risk
- Financially sound insurance carrier with consistently high ratings for financial strength and claims-paying ability from independent rating services including A.M. Best, Moody's and Standard & Poor's

* Coverage is underwritten by Travelers Excess and Surplus Lines Company, a subsidiary of Travelers. Travelers Excess and Surplus Lines Company is a U.S.-based insurer, and the information in this document is provided for general informational purposes and does not constitute an offer to sell or a solicitation.

Customized Insurance and Risk Management Services for Large Accounts for contractors who buy loss responsive programs

- Tailored coverage and plan structure
- Flexible cash flow
- Enhanced claim and risk control services, including direct access to e-CARMA®, our total risk management system that delivers real-time claim data and automatically generated executive level reporting
- Core insurance and project-specific coverage

Construction *(continued)*

APPETITE GUIDE

IndustryEdge® Programs for Mid-sized Contractors

Travelers Middle Market specializes in and maintains industry-specific expertise to better understand and underwrite the nuances faced by each contractor type. This specialized knowledge drives the development of Travelers IndustryEdge products and services that are tailored to help remove the uncertainty of complex and emerging risks.

Targeted SIC Codes	
SIC	Description
1541/1542	General Building Contractors
1611	Highway, Street and Road Contractors
1622	Bridge Contractors
1623	Utility Contractors
1711	Fire Sprinkler Contractors
1711	Plumbing and Mechanical Contractors
1731	Electrical Contractors
1771	Concrete Contractors
1794	Excavation Work Contractors
1796	Millwright Contractors
1743	Tile Contractors
1741	Masonry Contractors

ConstructionPlus® for Smaller Contractors with payrolls greater than \$750,000

Fast turnaround on your submissions

- All standard lines of coverage are available
- Multi-state capabilities
- Access to Risk Control materials and tools online, as well as regional safety academies when offered in your area
- Fast, professional claim handling, with claim reporting available 24 hours a day/7 days a week
 - Online: travelers.com
 - Phone: 877.828.4132 (for most coverages)

Select Accounts Contractors PacSM

for smaller residential, special trade contractors with payrolls up to \$750,000

- Simple, fast rating in **IESM**
- Building or Business Personal Property and GL coverage
- Business Income and Extra Expense included
- Contractors Equipment coverage is available for higher-valued equipment off premises
- Equipment Breakdown coverage is included when building or business personal property coverage is selected
- Theft damage to rented property coverage is included within business personal property when selected

CONSTRUCTION	BOILER AND MACHINERY	COMMERCIAL AUTO	CYBER	ENVIRONMENTAL LIABILITY	GENERAL LIABILITY	GLOBAL INSURANCE
	INLAND MARINE	OCEAN MARINE	PROPERTY	UMBRELLA AND EXCESS CASUALTY	WORKERS COMPENSATION	

Educational Institutions

APPETITE GUIDE

Appetite

Colleges and universities, including two-year community colleges and private K-12 schools.













Targeted SIC Codes	
SIC	Description
8221	Colleges and Universities

Key selling points

- Over 600 Educational Institutions have chosen Travelers as the market of choice across the country
- More than 30 years of experience writing Educational Institutions
- Ability to underwrite and provide risk control services for the extensive property exposures that exist with many colleges and universities
- Our Colleges and Schools *XTEND Endorsement*[®] includes a broadened definition of insured, limited worldwide coverage, and injury to co-employees and co-volunteer workers
- Additional optional coverages include:
 - Abuse and Molestation
 - Colleges and Schools – Student Nurses
 - Educators Legal Liability
 - Directors and Officers and Educators Errors and Omissions Liability
 - Employment Practices Liability
 - Psychological Counseling Professional Liability

Generally excluded from appetite

- Law Schools
- Medical and Dental Schools

EDUCATIONAL INSTITUTIONS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Construction – Fine Art – Computer Equipment	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Equipment Dealers

APPETITE GUIDE

Appetite

Our appetite encompasses Equipment Dealers primarily engaged in the sale of new equipment. Other common exposures include the sale of used equipment, rental equipment and service/repair.

Targeted SIC Codes	
SIC	Description
5082	Construction Equipment
5083	Farm Equipment
5084	Industrial Machinery and Equipment

Key selling points

- Equipment Dealers Coverage Endorsement
 - Title Errors and Omissions
 - Leasing and Lending Statutory Errors and Omissions
 - Hour Meter and Odometer Statutory Errors and Omissions
 - Prior Damage Disclosure Statutory Errors and Omissions
 - Insurance Sales Errors and Omissions
- Property/Inland Marine
- Equipment Held for Sale
- Care, Custody or Control – Property of Others
- Equipment Leased or Rented to Others
- False Pretense

Service selling points

- Risk Control Fleet Safety Management
- Designated Claim Technical Specialists

EQUIPMENT DEALERS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Contractors Equipment	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Golf Courses & Golf Facilities – Eagle 3SM

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Appetite

- Owners or operators of a golf course(s)
- Golf facilities that are primarily engaged in the operation of golf courses open to the general public on a fee basis
- Golf facilities restricted to use by members and their guests
- Golf facilities that are privately owned and that provide limited public access, and may or may not offer memberships

Targeted SIC Codes	
SIC	Description
7992	Public Golf Courses
7997	Private Golf Courses and Country Clubs

Key selling points

- Deluxe Property Coverage: Including tees, greens and fairways; trees, plants and shrubs; golf club-specific property; member and guest property; and golf course vehicles
- Liquor Liability: Protection for injury caused by a patron who becomes intoxicated by service of alcohol on the premises
- Site Pollution Coverage: Limited coverage for the use of herbicides and pesticides on the golf course grounds
- XTEND Endorsement[®] for Golf or Country Club Facilities: Bundles general liability coverage extensions within a single endorsement, providing convenient coverage solutions, including:
 - Additional Insured – Golf Pros, Tennis Pros, Members and Users of golf mobiles
 - Incidental Medical Malpractice
 - Blanket Additional Insured – Lessor of Leased Equipment
- Directors and Officers Liability: Provides protection for the assets of an organization and the personal assets of its directors and officers
- Ability to write across all 50 states plus the District of Columbia
- All-lines approach with the property written on Deluxe

<p>GOLF COURSES & GOLF FACILITIES – EAGLE 3SM</p>	 <p>BOILER AND MACHINERY</p>	 <p>COMMERCIAL AUTO</p>	 <p>CYBER</p>	 <p>ENVIRONMENTAL LIABILITY</p>	 <p>GENERAL LIABILITY</p>	 <p>GLOBAL INSURANCE</p>
	 <p>INLAND MARINE</p>	 <p>OCEAN MARINE</p>	 <p>PROPERTY</p>	 <p>UMBRELLA AND EXCESS CASUALTY</p>	 <p>WORKERS COMPENSATION</p>	

Healthcare Organizations

APPETITE GUIDE

Appetite

- Outpatient Facilities: Medical offices/clinics, medical laboratories, diagnostic centers, outpatient surgical centers, specialty outpatient facilities, etc.
 - Appetite includes all lines (excluding professional liability)
- Inpatient Facilities: Hospitals, nursing homes, assisted living, continuum of care facilities, personal care, etc.
 - Appetite includes property and automobile only
 - Automobile appetite includes both ambulances and passenger transportation vans when written with supporting property

Outpatient Facilities/Diagnostic Laboratories – All-lines appetite (excluding Professional Liability)

SIC	Description
8011	Offices and Clinics of Doctors of Medicine
8021	Offices and Clinics of Dentists
8031	Offices and Clinics of Doctors of Osteopathy
8041	Offices and Clinics of Chiropractors
8042	Offices and Clinics of Optometrists
8043	Offices and Clinics of Podiatrists
8049	Offices and Clinics of Health Practitioners, NEC
8071	Medical Laboratories
8072	Dental Laboratories
8092	Kidney Dialysis Centers
8093	Specialty Outpatient Facilities, NEC
8099	Health and Allied Services, NEC

Inpatient Facilities – Property & Automobile appetite (including ambulances/passenger transportation)

SIC	Description
8051	Skilled Nursing Care Facilities
8052	Intermediate Care Facilities
8059	Nursing and Personal Care Facilities, NEC
8062	General Medical and Surgical Hospitals
8063	Psychiatric Hospitals
8069	Specialty Hospitals, except Psychiatric

Healthcare Organizations *(continued)*

APPETITE GUIDE

Key selling points

- Property
 - Ordinance or Law – Communicable Disease Contamination Coverage
 - Unintentional Errors or Omissions – Failure to Report Location
 - Condemnation of Medical Property
 - Emergency Evacuation Expense
 - Personal Property of Patients and Residents
 - Nuclear Contamination Expense for medical radioactive materials
 - Ingress/Egress
 - Combined Business Interruption/Extra Expense form that includes R&D expenses and lost income
- General Liability
 - Coverage for Damage to Premises Rented to You includes multiple perils
 - Premises coverage extended to mobile medical offices
 - Worldwide coverage territory provides indemnity protection for foreign suits
 - Repatriation/Transportation Expense

Generally excluded from appetite

- Professional liability for all risks
- Inpatient workers compensation, general liability
- Blood banks, biotech laboratories or accounts specializing in home healthcare
- Ambulance companies (except the exposure for hospitals written with property)

HEALTHCARE ORGANIZATIONS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Hotels

APPETITE GUIDE

Appetite

While we can accommodate most types of hotels, our sweet spot is franchised operations, between 1-4 stories, with limited services.

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

Targeted SIC Codes	
SIC	Description
7011	Hotels and Motels

Key selling points

- Guests' Property Coverage – Covers property in safe deposit boxes and property on the premises
- Personal Grooming Services Endorsement – Includes hairdressers, massage therapists and nail technicians
- Hospitality Errors & Omissions Liability – For wrongful acts in providing or failing to provide services to customers or guests

Generally excluded from appetite

- Motels with outside entry
- Water theme park hotels
- Ski resort hotels
- Hostels over four stories
- Seasonal hotels

HOTELS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Construction – Fine Art	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Manufacturing – Electrical Equipment

APPETITE GUIDE





Appetite

Manufacturers of equipment used to generate, store, transmit, utilize or transform electricity.

Targeted SIC Codes	
SIC	Description
3612	Power, Distribution and Specialty Transformers
3613	Switchgear and Switchboard Apparatus
3621	Motors and Generators
3625	Relays and Industrial Controls
3629	Electrical Industrial Apparatus, NEC
3643	Current-carrying Wiring Devices
3644	Noncurrent-carrying Wiring Devices
3646	Commercial, Industrial and Institutional Electric Lighting Fixtures
3648	Lighting Equipment, NEC
3993	Electric Signs and Advertising Specialties

Key selling points

- Availability of Travelers Forensic Lab where in-house scientists and engineers conduct sophisticated investigations
- Product safety and liability specialists focused on product life cycle assessments

GENERAL MANUFACTURING	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Manufacturing – Food Processors

APPETITE GUIDE

Appetite

- Milk and Dairy
- Bakery Products/Dry Goods
- Meat and Seafood
- Fruits and Vegetables
- Wineries and Craft Breweries
- Prepared Foods, Confectioneries and Candies

Targeted SIC Codes	
SIC	Description
2013	Sausages and Other Prepared Meats
2022	Natural, Processed and Imitation Cheese
2024	Ice Cream and Frozen Desserts
2032	Canned Specialties
2033	Canned Fruits, Vegetables, Preserves, Jams and Jellies
2038	Frozen Specialties, NEC
2051	Bread, and Other Bakery Products, except Cookies and Crackers
2064	Candy and Other Confectionery Products
2092	Fresh or Frozen Prepared Fish and Seafood
2099	Food Preparations, NEC

Key selling points

- Travelers’ Food Industry Amendatory Endorsement extends \$250K in coverage to stock damaged by Contamination, Dampness or Dryness of Atmosphere. There’s also a \$25K built-in limit for Extra Expense associated with the Contamination, Dampness or Dryness of Atmosphere. Compare to competitors who exclude dampness or dryness of atmosphere
- Also within the Food Industry Amendatory Endorsement, covered property is extended to include underground piping within 1,000 ft. of the described premises. Also within the endorsement is a built-in Business Income/Extra Expense limit of \$50K for Contamination Costs

Generally excluded from appetite

- Slaughter/Rendering Plants
- Dietary Supplements
- Manufacturers of Artificial Butter Flavors
- Wild or Exotic Game

GENERAL MANUFACTURING	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Manufacturing – High Hazard

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Appetite

Manufacturers of tougher-to-place high hazard products with a low frequency of loss expected.

Targeted SIC Codes	
SIC	Description
2439	Structural Wood Members, NEC
3433	Heating Equipment, except Electric and Warm Air Furnaces
3441	Fabricated Structural Metal
3523	Farm Machinery and Equipment
3531	Construction Machinery and Equipment
3711	Motor Vehicles and Passenger Car Bodies
3714	Motor Vehicle Parts and Accessories
3715	Truck Trailers
3949	Sporting and Athletic Goods, NEC

Key selling points

- All-lines approach to write risks with severe injury loss potential on occurrence-based forms
- \$260M+ portfolio with proven success
- Additional coverages available such as Product Recall, Excess Limits capacity and “nose” coverage to enable conversion from a Claims Made form to Occurrence-based
- Scientific, legal and claim expertise geared toward complex product liability losses
- Availability of Travelers forensic lab where in-house scientists and engineers conduct sophisticated investigations
- Product safety and liability specialists focused on product life cycle assessments

GENERAL MANUFACTURING	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Manufacturing – Metals

APPETITE GUIDE

Appetite

Exposures other carriers may avoid, such as electroplating and finishing operations. Higher hazard products exposures (auto parts, construction machinery, structural metal products, etc.) written first dollar, guaranteed cost.

- Auto Parts
- Forging
- Industrial Machinery and Equipment
- Metal Casting and Molding
- Metal Stamping and Machining
- Rolling, Drawings, Extruding

Auto Parts – Targeted SIC Codes	
SIC	Description
3465	Automotive Stamping
3647	Vehicular Lighting Equipment
3694	Electrical Equipment for Internal Combustion Engines
3713	Truck and Bus Bodies
3714	Motor Vehicle Parts and Accessories

Industrial Machines – Targeted SIC Codes	
SIC	Description
3535	Conveyors and Conveying Equipmen
3541	Machine Tools, Metal cutting Type
3559	Special Industry Machinery, NEC
3561	Pumps and Pumping Equipment
3569	General Industrial Machinery, NEC
3589	Service Industry Machinery, NEC
3599	Industrial and Commercial Machinery and Equipment, NEC

Metal Forming & Finishing – Targeted SIC Codes	
SIC	Description
3443	Fabricated Plate Work
3444	Sheet Metal Work
3469	Metal Stamping, NEC
3398	Metal Heat Treating
3317	Steel Pipe and Tubes
3462	Iron and Steel Forgings
3321	Gray and Ductile Iron Foundries
3544	Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds

Manufacturing – Metals *(continued)*








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Key selling points

- Over \$500M in annual premium in all regions of the country; metal manufacturing is one of the core foundations of Travelers Commercial Accounts
- Specialized and experienced claims, risk control and underwriting

Generally excluded from appetite

- Products or parts with nuclear energy applications
- Job shops using their own design specifications without end customer sign-off
- Products with severe construction defect exposures

GENERAL MANUFACTURING	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Manufacturing – Mineral Products

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Appetite

Manufacturing or processing of concrete, gypsum, plaster, stone, structural clay and abrasive products.













Targeted SIC Codes	
SIC	Description
1422	Crushed and Broken Limestone
1442	Construction Sand and Gravel
3211	Flat Glass
3229	Pressed and Blown Glass
3231	Glass Products, Made of Purchased Glass
3251	Brick and Structural Clay Tile
3271	Concrete Block and Brick
3272	Concrete Products, Except Block and Brick
3273	Ready-mix Concrete
3281	Cut Stone and Stone Products
3291	Abrasive Products
3295	Minerals and Earths, Ground or Otherwise Treated

Key selling points

- Coverage for difficult exposures such as heavy auto, products liability and workers compensation
- Installation exposures can be included
- Specialized risk control and claim services focused on unique loss scenarios

Generally excluded from appetite

- Underground mining
- Asbestos
- Radioactive minerals
- Refractory products (refractory clays, firebricks, etc.)
- Any asphalt distilling
- Mineral Wool (3296)

GENERAL MANUFACTURING	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Manufacturing – Plastics and Rubber Goods

APPETITE GUIDE

Appetite













Manufacturers of plastic and rubber finished goods including high hazard products such as lamination and films.

- Plastic Plumbing Supplies
- Fabricated Rubber Products
- Food Containers/Bottles
- Laminated/Film Products
- Plastic and Rubber Footwear
- Miscellaneous Plastic Parts
- Gaskets, Packaging and Sealing

Targeted SIC Codes	
SIC	Description
3021	Rubber & Plastics Footwear
3052	Rubber & Plastic Hose Belting
3053	Gaskets, Packing and Sealing Devices
3061	Molded, Extruded and Lathe-cut Mechanical Rubber Goods
3069	Fabricated Rubber Products, NEC
3081	Unsupported Plastics Film and Sheet
3082	Unsupported Plastics Profile Shapes
3083	Laminated Plastics Plate, Sheet and Profile Shapes
3084	Plastics Pipe
3085	Plastics Bottles
3087	Custom Compounding of Purchased Plastics Resins
3088	Plastics Plumbing Fixtures
3089	Plastics Products, NEC

Generally excluded from appetite

- Raw Material Manufacturers
- Foam and Fiberglass Manufacturers
- Polymerization (chemical bonding)
- Non-Sprinklered Frame Buildings

GENERAL MANUFACTURING	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Manufacturing – Textiles

APPETITE GUIDE

Appetite

Manufacturers of textile products including knitting, spinning, weaving and finishing sectors.

Targeted SIC Codes	
SIC	Description
2211	Broadwoven Fabric Mills, Cotton
2221	Broadwoven Fabric Mills, Manmade Fiber and Silk
2241	Narrow Fabric and Other Smallwares Mills: Cotton, Wool, Silk and Manmade Fibers
2258	Lace and Warp Knit Fabric Mills
2273	Carpets and Rugs
2326	Men's and Boys' Work Clothing
2392	House Furnishings, except Curtains and Draperies
2394	Canvas and Related Products





Key selling points

- Flexible and substantial property coverage offering (with flexible limits)
 - Buildings, Business Personal Property, Business Income, Extra Expense, etc.
 - In-house Equipment Breakdown – Eliminates the potential for coverage disputes created by multi-carrier placements
 - Manufacturers Selling Price Valuation – Option for damaged finished stock
 - Peak Season Endorsement
 - Patterns, Dies and Molds
 - Utility Services Interruption – Direct Damage and Time Element
- Worldwide Business Income for Dependent Property Coverage (except where prohibited)
- Dedicated Complex Claim unit - Coverage B- and FAA-related claims
- Ergonomic specialists that can help identify and provide solutions for exposures that can result in lost time and productivity

Generally excluded from appetite

Product liability for textiles installed in aircraft and property associated with SIC 2273 – Carpets and Rugs. Also any risk whose primary business involves the collection, processing or recovery of any textile waste

- Any product not conforming to US Federal Flammability Standards

GENERAL MANUFACTURING	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Manufacturing – Wood

APPETITE GUIDE

Appetite



- Wood Products, which includes manufacturers of various types of millwork, kitchen cabinets, wood pallets and other wood containers
- Paper Products, which includes corrugated boxes, food containers, packaging paper and stationery
- Furniture and Fixtures, which includes household and office furniture

Key selling points

- Within Travelers, ability to write all lines
- Products Liability Risk Control to help protect brand and reputation
- Comprehensive Product Offering:
 - Xtend Endorsement bundling many GL coverages together such as Blanket Additional Insured – Broad Form Vendors, Damage to Premises Rented to You, and Increased Med Pay
 - Product Recall
 - Manufacturer’s E&O
 - Printer’s E&O
- Flexible and Substantial Property Coverage Offering (with flexible limits)
 - Buildings, Business Personal Property, Business Income, Extra Expense, etc.
 - In-house Equipment Breakdown – Eliminates the potential for coverage disputes created by multi-carrier placements
 - Manufacturers Selling Price Valuation – Option for damaged finished stock
 - Utility Services Interruption – Direct Damage and Time Element
 - Worldwide Business Income for Dependent Property Coverage (except where prohibited)

Generally excluded from appetite

Businesses involved in wood preserving, logging/lumbering and truss manufacturing (truss manufacturing is eligible in our Severe Products program)

GENERAL MANUFACTURING	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Marine Services

APPETITE GUIDE

Travelers offers protection for marine services suppliers with a total account solution that combines marine and property and casualty coverages.

Appetite

Boat dealers and manufacturers, marinas, ship and boat repairers, shipyards, stevedores, terminal operators, vessel charterers, wharfingers, and marine contractors.

Targeted SIC Codes	
SIC	Description
3731	Boat or Ship Building
1629	Marine Construction
3731-3732	Boat Repair and Servicing
4499	Barge Transportation of Freight
5551	Boat Dealers
4493	Marinas

Key selling points

Marine Liabilities and Marine General Liability (MGL)

Includes coverage for products and completed operations liability for work performed.

MGL coverage additions can include:

- Broad form additional insured
- Employee benefits liability
- Liquor liability
- Non-owned and hired auto liability
- Stop-gap liability
- Limited sudden and accidental pollution buyback

Bumbershoot (marine umbrella)

Excess liability protection over both marine and non-marine coverages, including auto liability, general liability and employers' liability.

- Automatic additional insureds
- Worldwide coverage
- "Pay on behalf of" coverage for the insured's liability
- Liability coverage for property damage, which includes loss of use of tangible property not physically injured

Marine Services *(continued)*

APPETITE GUIDE

Commercial Hull and Protection and Indemnity

Protects vessel owners against physical damage to the ship and legal liability.













Hull coverage additions can include:

- Tower's liability
- War risks
- Strikes, riots and civil commotions
- Increased value
- Mortgagee's interest
- Builders' risk

Marine Property and Casualty

A dedicated P&C unit helps address non-marine exposures.

- Auto
- Crime
- Property
- Equipment breakdown
- Business interruption
- General liability and umbrella
- Inland marine

MARINE SERVICES	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Museums and Cultural Institutions

APPETITE GUIDE

Appetite

Non-profit museums, cultural institutions and privately owned organizations. Flexible solutions for “Fine Art” on premises, off premises and in transit specific to collections, galleries and dealers, and for gallery owners needing coverage for specialized transit, art fairs, storage or galleries.

Targeted SIC Codes	
SIC	Description
8412	Museums and Art Galleries
8422	Arboreta and Botanical or Zoological Gardens

Key selling points

- Local underwriting presence with fine art expertise
- Broad, worldwide coverage at current market value
- Coverage for exhibitions, loans and items while in transit
- Capacity for high-value collections
- On-site and online Risk Control consultations to help enhance facility and collection management
- Dedicated Fine Art Claim team committed to proper claim handling for unique valuable objects
- Access to our Special Investigations Group, which focuses on theft prevention and recovery of stolen property

Property

- Lost income coverage
- Coverage to pay additional costs to use green materials to repair or replace damaged buildings, and to become LEED-certified
- Robust data and media coverage in the event of a covered loss
- Protection for property you transport, no matter the mode
- Coverage to pay for loss of leasehold interest should a landlord cancel a lease due to direct physical loss or damage by a covered cause of loss to property at a leased location

Workers Compensation

Travelers Medical Advantage® – Integrated medical management solutions

- *Corridor of Care*® post-injury management
- Extensive preferred provider networks with a presence in all 50 states
- Pharmacy network
- Focus on early intervention
- Return-to-work programs
- *TravComp*® – Our specialized workers compensation claim-handling model

Museums and Cultural Institutions *(continued)*


APPETITE GUIDE

General Liability

- Additional-insured status for owners, managers and lessors of premises
- Extension of coverage – amended bodily injury definition
- Bodily injury to co-employees and co-volunteer workers
- Liquor liability and special events products are available

Management Liability & Crime

- Directors & Officers liability coverage. Protection extends to the personal assets of directors and officers as well
- Employment practices liability
- Fiduciary liability
- Crime and kidnap and ransom
- CyberRisk

MUSEUMS AND CULTURAL INSTITUTIONS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE - Fine Art	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Oil and Gas

APPETITE GUIDE

Appetite

Travelers Oil & Gas provides products and services for commercial businesses that are a part of the upstream and midstream sectors of the oil and gas industry, including:

- Operators/Non-operators of oil or gas wells, pipelines, gas processing facilities or gas storage facilities
- Drilling contractors
- Pipeline contractors
- Service contractors (e.g., well loggers, roustabouts, geophysical services, workovers, etc.)
- Suppliers of oil field equipment, tools or materials
- Manufacturers of oil field equipment, tools or materials

Key coverages













- *EnergyPro*® Commercial General Liability
- *EnergyPro*® Umbrella Excess Liability
- *EnergyPro*® Control of Well
- *EnergyPro*® Oil Lease Property
- *EnergyPro*® Rigs and Equipment
- Standard commercial auto, property, inland marine and workers compensation

Key selling points

- *EnergyPro*® Commercial General Liability and Umbrella Excess Liability coverages are specifically designed for oil and gas risks and address their unique hazards and exposures
- *EnergyPro*® Commercial General Liability and Umbrella Excess Liability coverages include coverage for pollution-related bodily injury and property damage and pollution clean-up costs
- *EnergyPro*® Umbrella Excess Liability coverage available at limits of up to \$25 million
- *EnergyPro*® Control of Well coverage available at limits of up to \$40 million, with additional capacity to write care, custody and control coverage of up to a \$20 million limit
- Multi-state exposures can be covered under one policy
- Claim, risk control, underwriting and product professionals dedicated exclusively to the oil and gas industry and committed to providing cost-effective and innovative solutions to meet the needs of oil and gas clients
- *TravComp*® for workers compensation claim handling combines state-of-the-art technology with dedicated Claim professionals to provide superior claim resolution
- Consistent, decades-long commitment to the oil and gas industry

Some coverages are written on a non-admitted basis by St. Paul Surplus Lines Insurance Company, a non-admitted insurer and an affiliate of The Travelers Indemnity Company. This document is provided for general informational purposes and does not constitute an offer to sell or a solicitation.

Travelers Oil & Gas is based in Houston, TX, and has regional offices in Houston and in Denver, CO.

OIL AND GAS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Construction – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Printers

APPETITE GUIDE

Appetite

Printers of all types including pre- and post-press providers.

Targeted SIC Codes	
SIC	Description
2732	Book Printing
2752	Commercial Printing, Lithographic
2754	Commercial Printing, Gravure
2759	Commercial Printing, NEC
2761	Manifold Business Forms
2782	Blank books, Loose-leaf Binders and Devices

Key selling points

- Printers Errors and Omissions Coverage Including Correction of Work and Product Recall
 - Separate limits and two separate mutually exclusive insuring agreements – E&O is legal liability on occurrence basis with defense outside limits. Correction of Work and Product Recall – reimburses you for expenses to fix the job before economic damages occur
 - Correction of Work and Product Recall expenses definition includes the cost to repair, replace or recreate your “electronic data” that forms a part of “your printing services or products” and also includes postage transportation, communications, inspection, storage, disposal and remunerations to pay employees and independent contractors
 - Coverage automatically extends to subcontractors working on your behalf
- Deluxe Property
 - Broad and flexible property coverage available with significant limits capacity
 - Blanket and Agreed Amount coverage options
 - In-house Equipment Breakdown Coverage and Service Capabilities – Eliminates the potential for coverage disputes created by multi-carrier placements
 - Utility Services Interruption – Direct Damage and Time Element
 - Worldwide Business Income for Dependent Property Coverage (except where prohibited)
- Flexible and Substantial Property Coverage Offering (with flexible limits)

Generally excluded from appetite

Printers of pharmaceutical labels, tobacco labels, lottery tickets, and games of chance, currency/securities, adult materials, and any printer with publishing activities.

PRINTERS & PUBLISHERS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Public Sector Services

APPETITE GUIDE

Appetite

- Municipalities (cities and townships)
 - Populations between 5,000 and 250,000
 - Want individually structured insurance programs
 - Value risk control programs
- Counties
 - Populations between 5,000 and 500,000
- Transit Authorities
 - Fixed-route bus transportation provided to general public
 - Non-rail
- Public water, sewer and other special districts
 - Water districts
 - Sewer districts
 - Sanitation districts
 - Library districts
 - Parks and recreation districts
 - Gas utilities
 - Electric utilities
- K-12 public schools
 - K-12 public school districts
 - K-12 public charter schools
 - Excluded from appetite – Educators Legal Liability
- American Indian nations
 - Federally recognized American Indian tribes
 - Casino and other owned tribal enterprises and operations

Lines of business

- Package approach
 - Automobile
 - First Party
 - Public entity general liability
 - Workers compensation
 - Law enforcement liability
 - Public entity management liability
 - Public entity employment practices liability
 - Cyber liability

Key selling points

Risk Control

Considered to be among the best in the industry, our dedicated risk control group offers a broad portfolio of services for public entities. This provides a key resource to public entities whose decreasing budgets limit their resources in this area.

Claim

Our dedicated Claim professionals specialize in handling claims for public entities, understand state-specific issues and have extensive knowledge of the immunities and special defenses afforded to public entities.

PUBLIC SECTOR SERVICES	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Construction – Fine Art	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Publishers

APPETITE GUIDE

Appetite/Targeted SIC Codes	
SIC	Description
2711	Newspaper Publishing
2721	Periodical Publishing
2731	Book Publishing
2741	Miscellaneous Publishing
2771	Greeting Card Publishing

Key selling points

- Flexible and Substantial Property Coverage and Limits Offering
 - Service capability and coverage capacity for large schedules of real property, contents/presses and business income – critical to keeping publishers in operation
 - In-house Equipment Breakdown – eliminates the potential for coverage disputes created by multi-carrier placements
 - Utility Services Interruption – Direct Damage and Time Element
 - Worldwide Business Income for Dependent Property Coverage (except where prohibited)
 - Personal Property in Transit and coverage for overseas business travel
 - Broad workers compensation appetite and service capabilities
 - Ability to write workers compensation in all states (except monopolistic)
 - Our *TravComp*[®] claim service combines co-located claim and medical professionals utilizing state-of-the-art technology
 - Over 2,000 claim professionals averaging 15 years of experience and located across the country delivering local service with jurisdictional expertise
 - Extensive preferred provider network with a presence in all 50 states

Note: Professional Liability for Publishers is a critical and specialized coverage offering. While oftentimes this is placed in a specialty market, Travelers does have the ability to entertain this coverage through our Bond & Financial Products unit

Generally excluded from appetite

Publishers of adult materials and tabloids, as well as publishers who do not carry professional liability insurance.

PRINTERS & PUBLISHERS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Real Estate Owners and Managers

APPETITE GUIDE

Appetite

Concentrated on a variety of real estate risks including:

- Owners and managers of non-residential buildings
- Owners and managers of apartment buildings
- Real estate agents and brokers
- REITS (real estate investment trusts)

Targeted SIC Codes	
SIC	Description
6512	Operators of Nonresidential Buildings
6513	Operators of Apartment Buildings
6531	Real Estate Agents & Managers

Key selling points

- Over \$400M in annual premium with countrywide presence
- More than 20 years of experience writing real estate accounts

Key coverage points

- Property
 - Building Owners Extra
 - Lessor’s Leasehold Interest
 - Tenant Move Back Expenses
 - Replacement Cost Plus
 - Functional Building Valuation
- General Liability

XTEND Endorsement[®] includes:

 - Managers/Lessors of Leased Premises
 - Damages to Premises Rented to You Extension
 - Lessors of Leased Equipment

Generally excluded from appetite

- Real Estate Developers of Residential Properties
- Properties including Boarding Houses, Rooming Houses or Hostels

REAL ESTATE OWNERS & MANAGERS	BOILER AND MACHINERY	COMMERCIAL AUTO	CYBER	ENVIRONMENTAL LIABILITY	GENERAL LIABILITY	GLOBAL INSURANCE
	INLAND MARINE – Construction	OCEAN MARINE	PROPERTY	UMBRELLA AND EXCESS CASUALTY	WORKERS COMPENSATION	

Restaurants

APPETITE GUIDE

Appetite

Concentrated on a variety of restaurants including:

- Fine Dining Restaurants
- Upscale Casual Restaurants
- Family Style Restaurants













Targeted SIC Codes	
SIC	Description
5812	Eating Places

Key selling points

- Vendor relationships that provide essential risk management products and services at competitive prices
 - Shoes for Crews® – Makers of slip-resistant footwear and walk-off mats
 - ServSafe Alcohol® Server training
- Restaurant Wine Stock Endorsement
- Garage Keepers Liability for Valet Parking

Generally excluded from appetite

- Restaurants with entertainment facilities
- Fast food restaurants
- Restaurants with the majority of their receipts in alcohol sales

RESTAURANTS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Construction – Fine Art	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Retail

APPETITE GUIDE

Appetite

Wide spectrum of retail establishments.

Targeted SIC Codes	
SIC	Description
5251	Hardware Stores
5261	Retail Nurseries, Lawn and Garden
5411	Grocery Stores
5531	Auto and Home Supply Stores
5611	Men's and Boy's Clothing and Accessory Stores
5621	Women's Clothing Stores
5699	Miscellaneous Apparel and Accessory Stores
5712	Furniture Stores
5713	Floor Covering Store
5947	Gift, Novelty, and Souvenir Shops
5961	Catalog and Mail-Order Houses
5999	Miscellaneous Retail Stores, NEC

Additional Appetite SIC Description	
SIC	Description
5984	LP Gas Dealers

Key selling points

- Risk Control Consultants to help retail customers evaluate their premises for physical conditions and traffic-flow patterns that may contribute to slip, trip and fall incidents
- Industry-leading fraud investigators to detect and deter fraud including suspicious claims for slips, trips and falls
- Coverage retailers need including:
 - Selling Price Valuation on Stock Held for Sale
 - Peak Season Limit of Insurance

Generally excluded from appetite

- Gasoline Service Stations
- Tobacco Product Stores
- Gun Shops
- Adult Book and Magazine Stores

RETAIL	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE – Construction	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Technology

APPETITE GUIDE

Appetite

Broad underwriting appetite for information technology, medical technology/digital health, telecommunications services and electronics manufacturing businesses.

Travelers is a market for all sizes of technology companies offering a full range of insurance coverage solutions, including specialty lines such as technology errors and omissions, cyber and global insurance protection.

Telecommunications

Key SIC Codes	
SIC	Description
4813	Telephone Communications, Except Radiotelephone
4812	Radiotelephone Communications
4822	Telegraph and Other Message Communications
4899	Communications Services, NEC

Information Technology

Key SIC Codes	
SIC	Description
7371	Computer Programming Services
7372	Prepackaged Software
7373	Computer Integrated Systems Design
7374	Computer Processing and Data Preparation and Processing Services
7375	Information Retrieval Services
7376	Computer Facilities Management Services
7377	Computer Rental and Leasing
7378	Computer Maintenance and Repair
7379	Computer Related Services, NEC

Technology *(continued)*

APPETITE GUIDE

Medical Technology

Key SIC Codes	
SIC	Description
3841	Surgical and Medical Instruments and Apparatus
3842	Orthopedic, Prosthetic, and Surgical Appliances and Supplies
3845	Electromedical and Electrotherapeutic Apparatus
8731	Commercial Physical and Biological Research
8733	Noncommercial Research Organizations
2835	In Vitro and In Vivo Diagnostic Substances
2836	Biological Products, Except Diagnostic Substances
3821	Laboratory Apparatus and Furniture
3826	Laboratory Analytical Instruments
3843	Dental Equipment and Supplies
3844	X-Ray Apparatus and Tubes and Related Irradiation Apparatus
5047	Medical, Dental, and Hospital Equipment and Supplies

Electronics Manufacturing

Key SIC Codes	
SIC	Description
3571	Electronic Computers
3577	Computer Peripheral Equipment, NEC
3661	Telephone and Telegraph Apparatus
3669	Communications Equipment, NEC
3674	Semiconductors and Related Devices
3679	Electronic Components, NEC
3545	Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices
3559	Special Industry Machinery, NEC
3572	Computer Storage Devices
3575	Computer Terminals
3613	Switchgear and Switchboard Apparatus
3625	Relays and Industrial Controls
3663	Radio and Television Broadcasting and Communications Equipment

Technology *(continued)*

APPETITE GUIDE

Electronics Manufacturing *(continued)*

Key SIC Codes	
SIC	Description
3671	Electron Tubes
3672	Printed Circuit Boards
3675	Electronic Capacitors
3676	Electronic Resistors
3677	Electronic Coils, Transformers, and Other Inductors
3678	Electronic Connectors
3699	Electrical Machinery, Equipment, and Supplies, NEC
3821	Laboratory Apparatus and Furniture
3823	Industrial Instruments for Measurement, Display, and Control of Process Variables
3824	Totalizing Fluid Meters and Counting Devices
3825	Instruments for Measuring and Testing of Electricity and Electrical Signals
3826	Laboratory Analytical Instruments
3827	Optical Instruments and Lenses
3829	Measuring and Controlling Devices, NEC
3861	Photographic Equipment and Supplies
5065	Electronic Parts and Equipment, NEC

Key selling points

- Travelers is a market for all sizes of technology companies
- Dedicated underwriters who focus exclusively on the technology industry have in-depth industry knowledge
- A full range of insurance coverage solutions, including specialty lines:
 - Technology E&O coverage that fits the unique responsibilities and exposures of technology companies
 - Cyber liability coverage solutions that recognize the complexity of cyber threats in today’s world
 - Cyber first-party coverage for security breach remediation and notification expenses, and nine other important cyber coverage options
 - Global coverage for a wide range of international insurance needs in over 120 countries
 - Products liability coverage for complex technologies, including for medical device companies
 - Standard P&C coverage lines including property, business interruption, business auto and excess/umbrella
 - Workers compensation, including loss-sensitive program structures

TECHNOLOGY	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Transportation

APPETITE GUIDE

Appetite

- Motor Truck Cargo: Third-party common/contract carriers hauling goods of others generating >\$5K in premium or with >\$1M in receipts
- Logistics: Transportation brokers/freight forwarders generating >\$5K in premium or with >\$1M in receipts
- Warehouse Operators: Desirable risks in support of motor truck carriers
- Transportation: Low hazard property
- Railroad Rolling Stock: Short line railroads/tourist and excursion operations
- Trucking: For-hire carriers with 15 or more power units transporting low hazard commodities with a local to intermediate radius of operations

Targeted SIC Codes	
SIC	Description
4731 (Inland Marine only)	Freight Forwarders or Handlers/Truckers
4221, 4225, 4226	Warehouses
4212, 4213, 4214, 4231, 4731	Truckers
4213	Haulers

Key selling points

- Open peril “all-risk” (except as excluded) coverage
- Motor Truck Cargo: Cargo while (1) in or on a land vehicle, (2) at a “terminal,” and (3) at other locations – includes handling equipment, cargo extra expenses and uncollectible freight charges
- Logistics: Cargo while (1) in or on a land vehicle or container, (2) in or on any railroad car or aircraft, (3) at a named facility, and (4) at other locations. Includes property of others accepted for temporary storage (i.e., warehousing)
- Warehouse Operators: Property of others accepted for storage located in a “warehouse” that is listed on the declarations page
- Transportation: Property in transit shipped by (1) carrier, or (2) in or on a land vehicle or aircraft owned by the insured
- Railroad Rolling Stock: Rolling stock owned by the insured, including (1) locomotives and railcars owned by the insured and operated on railroad tracks, (2) mobile equipment used in railroad operations, and (3) similar property of others in the insured’s care, custody and control
- Motor Carrier Form: Financial responsibility filings at no additional cost and ability to include workers compensation

TRANSPORTATION AND LOGISTICS	BOILER AND MACHINERY	COMMERCIAL AUTO	CYBER	ENVIRONMENTAL LIABILITY	GENERAL LIABILITY	GLOBAL INSURANCE
	INLAND MARINE	OCEAN MARINE	PROPERTY	UMBRELLA AND EXCESS CASUALTY	WORKERS COMPENSATION	

Wholesalers and Distributors

APPETITE GUIDE

Appetite












Wholesalers engaged in the sale of durable and non-durable goods sourced domestically, or importers that source the majority of their product from foreign suppliers.

Key selling points

- Breath of appetite, writing across 94 percent of all available wholesale SIC codes
- Appetite for both durable and non-durable goods
- Over \$450 million portfolio
- Extended coverages include Property, Food Contamination and Spoilage endorsements
- Available auto endorsements include OEM Parts, Tractor/Trailer combined deductible and Extended Towing
- Extensive Global and Ocean Cargo capabilities

Generally excluded from appetite

- Sale of petroleum
- Aircraft
- Live poultry/birds
- Tobacco products
- Property risks with deficient controls or housed in wood buildings

WHOLESALE & DISTRIBUTORS	 BOILER AND MACHINERY	 COMMERCIAL AUTO	 CYBER	 ENVIRONMENTAL LIABILITY	 GENERAL LIABILITY	 GLOBAL INSURANCE
	 INLAND MARINE - Transportation and Logistics	 OCEAN MARINE	 PROPERTY	 UMBRELLA AND EXCESS CASUALTY	 WORKERS COMPENSATION	

Additional Coverages – Boiler and Machinery

APPETITE GUIDE

BOILER AND MACHINERY

Travelers offers specific coverages for nearly every equipment loss scenario.

Appetite

- Equipment breakdown for boilers, pressure vessels, business equipment, electrical equipment, mechanical equipment and air-conditioning/refrigeration equipment
- Main-street businesses, real estate, small to mid-sized manufacturing, heavy and specialized manufacturing, high-tech businesses, municipalities, schools, and government
- Can support values over \$250M

Key selling points

- *EnergyMax 21SM*: Equipment breakdown coverage offering 125% of replacement value of unrepairable equipment to cover costs for upgrades that improve the environment, increase efficiency or enhance safety
- Green coverage upgrade: Extra 5% coverage above covered amount of loss – up to \$25K
- Property damage for fungus: \$15K per location
- Selling price valuation for all property held for sale that cannot be replaced before its anticipated sale

Other key information

- 150 Risk Control engineers conduct jurisdictional inspections
- Dedicated Claim professionals
- Online quoting available through Quick Quote (equipment breakdown rating tool)
- Access our Quick Quote online tool for rating, quoting and binding stand-alone equipment breakdown business. Call 800.253.1304 or email boiler@travelers.com to get started

Additional Coverages – Cyber

APPETITE GUIDE

CYBER INSURANCE

Just about any organization that uses technology to do business faces cyber risk. As technology becomes more complex and sophisticated, so do the threats we face – which is why every business and organization needs to be prepared with both cyber liability insurance and an effective cyber security plan to manage and mitigate cyber risk. Available coverage solutions include the following:

- CyberRisk for multiple industries and business sizes
- Broad cyber liability coverage customized to fit the needs of small businesses to Fortune 500 companies and every organization in between – including financial institutions and nonprofit organization.
- *CyberFirst*[®] coverage for technology companies
- A powerful modular approach to writing coverage that is broad enough – and flexible enough – to meet the complex needs of today's state-of-the-art technology companies, including information technology, telecommunications service providers, medical technology companies and electronics manufacturing firms
- *CyberFirst* for public entities
- Broad cyber liability coverage intended to meet the needs of public entities such as municipalities/counties, transit authorities, American Indian nations, K-12 public schools, utilities and other public-sector organizations

Additional Coverages – Environmental

APPETITE GUIDE

ENVIRONMENTAL & CONTRACTORS PROFESSIONAL PRACTICE

Travelers Environmental & Contractors Professional Practice (ECP) helps customers prevent potential gaps in coverage for losses that a Commercial General Liability (CGL) policy may not cover. Travelers ECP offers Contractors Pollution Liability (CPL), Site Pollution Liability (SPL) and Contractors Professional Liability coverage.

Travelers ECP also offers contractors combined contractors professional liability and pollution liability coverage within one coverage form. This new combined policy protects contractors against contractors professional liability risks, pollution liability risks, and pollution liability resulting from professional errors, acts and omissions. A single aggregate limit applies to all three exposures.

Appetite

We provide coverage for a broad range of customers.

Written with Commercial Accounts or Technology Commercial General Liability (CGL) coverage:

- General Manufacturing
- Medical Technology
- Electronics Manufacturing
- Colleges and Universities
- Laboratories
- Healthcare Facilities
- Food Distribution
- Printers and Publishing
- Warehousing

Written with Construction CGL coverage:

- General Contractors
- Highway, Street, Road and Bridge
- Electrical
- Excavation
- Plumbers, Fire Sprinkler, HVAC and Mechanical
- Clean Technology Installation

Submission requirements

- Signed and completed Travelers specialty liability application and required attachments
- Coverage exclusively available to Travelers CGL customers

Additional Coverages – Environmental *(continued)*

APPETITE GUIDE

Coverage highlights for SPL and CPL:

- Most policies provide coverage for both sudden and gradual pollution conditions
- In many cases, no retroactive date applies to pollution conditions, except when CPL claims-made coverage is provided
- Discovery trigger for SPL on-site pollution clean-up costs coverage and for CPL emergency response costs coverage applies
- No force majeure exclusion
- Natural resource damages included in definition of property damage
- Optional Non-Owned Disposal Site coverage and Transportation coverage available
- Optional Business Interruption coverage for on-site pollution clean-up costs losses and Image Restoration Expenses coverage available on SPL policies
- Optional SPL coverage and Fungi/Bacteria coverage available on CPL policies
- Optional Designated Operations coverage available on SPL policies to include installing or servicing equipment

Contractors Professional Liability

- Broad definition of contractor professional services
- Building Information Modeling (BIM): Design and engineering services that are part of BIM are explicitly included in the definition of contractors professional services
- Optional First Party Indemnity coverage available for design professional's liability
- Bodily injury, property damage and economic loss covered
- Claims-made trigger for Contractors Professional Liability, rather than more restrictive claims-made-and-reported trigger

Coverage is underwritten by St. Paul Surplus Lines Insurance Company, a U.S. based surplus lines insurer. Surplus lines insurers do not participate in state guaranty funds and thus insureds are not protected by such funds. State law requires this document to include notification that St. Paul Surplus Lines Insurance Company is not licensed in California or New York. Advertising of surplus lines products may be restricted by state law; surplus lines brokers are responsible for compliance with all such laws.

Additional Coverages – Excess Casualty

APPETITE GUIDE

EXCESS CASUALTY

Travelers offers monoline umbrella and excess liability coverage through our Excess Casualty unit. In addition, we write supported umbrella coverage over Travelers National Accounts and various other primary business units. Our flexible A/B umbrella form, and dedicated underwriting, actuarial and claim teams, deliver a total cost of risk solution – providing peace of mind to our customers for their largest and most complex losses.

Appetite

We underwrite a broad range of customers – from small family-run businesses to larger risk management customers, including:

- Manufacturers
- Construction contractors
- Wholesalers/distributors
- Real estate
- Retail businesses including clothing, department and grocery stores
- Media companies
- Printers and publishers
- Hotels and motels
- Financial institutions and insurance companies

Key selling points

- Lead umbrella and excess liability coverage
- \$25 million in capacity
- Flexible and responsive liability coverage offered through our A/B Umbrella Form
- Crisis Management Services Expenses coverage automatically included in our A/B Umbrella Form at no additional cost
- Ability to provide worldwide coverage basis
- Primary non-contributory coverage automatically included in our A/B Umbrella Form – no endorsement needed
- Ability to provide umbrella/excess coverage excess of aircraft, foreign, personal umbrella liability; miscellaneous professional liability; and media liability for printers, publishes, broadcasters
- Most Favored Jurisdiction Endorsement – provides admitted coverage for punitive damages
- Ability to effectively underwrite and price captive accounts
- Ability to write admitted and non-admitted policies*
- Underwriters dedicated exclusively to writing umbrella and excess business
- Excess Casualty Claim professionals that handle only umbrella and excess claims, and have deep knowledge of local and jurisdictional issues including joint and several liability, risk transfer (including contractual indemnity), and additional insured issues
- Employ a multi-discipline approach to managing accounts (claims, underwriting, risk control, actuarial), which increases accuracy in identification of potential exposures and trends, allowing for a higher level of customization of insurance programs

*Coverage is underwritten by Travelers Excess and Surplus Lines Company, a subsidiary of Travelers. Travelers Excess and Surplus Lines Company is a U.S.-based surplus lines insurer, and the information in this document is provided for general informational purposes and does not constitute an offer to sell or a solicitation.

Additional Coverages – Global Products and Services

APPETITE GUIDE

GLOBAL PRODUCTS AND SERVICES

Travelers is one of the few companies with the capability to provide international property casualty coverage for domestic-based companies with exposures outside the United States. We are members of the International Network of Insurance (INI), a network of companies with strategic alliance in more than 110 countries around the world. Our arrangements with these alliances are designed to provide the maximum products and services in a seamless manner.

Key selling points

- Our *Global Companion*SM product is designed to cover the common exposures companies face operating business overseas. A wide variety of lines of international property and liability coverages are available:
 - Automobile DIC/excess liability
 - Foreign voluntary workers compensation and Employers liability
 - General liability
 - Kidnap and ransom
 - Accidental death and dismemberment
 - Property
 - Transit (inland/ocean)
- Global Executive Support Services – Supplemental agreement to *Global Companion*, which provides services to insureds' employees and companions who travel abroad for business

Global Partner Services (GPS)

Provides insurance products and services to foreign-based property casualty insurance companies for their customers doing business in the United States. We have contacts as the primary provider of insurance services in the United States for insurers in Japan, Europe, the Americas and other parts of the world. As the sole United States member of the International Network of Insurance (INI), GPS provides other INI members local consulting, products and services for their global customers with U.S. insurance needs. Core coverages include:

- Workers compensation
- General liability
- Commercial auto
- Property and other first party lines

GPS product offerings include:

- Individually underwritten guaranteed cost products
- Large property and boiler and machinery
- Excess liability and umbrella
- Loss Sensitive Plans including large deductibles, retrospective plans and dividend programs

Additional Coverages – Inland Marine

APPETITE GUIDE

INLAND MARINE

Inland Marine provides protection for a business's property that is mobile in nature or requires unique valuation. Coverage extends to property that is owned or in a business's care related to construction, transportation, fine art and renewable energy.

Builders' Risk

Provides coverage that protects builders, contractors, project owners or other parties with financial interest in a construction project. Insures buildings and structures while in the course of construction (on a primary or participating basis).

Appetite

- Customers: General contractors, developers, project owners and public-private partnerships (i.e., PPP or 3P)
- Project Types: Streets and roads, hotels, casinos, office/residential buildings, bridges, airports, and stadiums/arenas
- Single shot or reporting policies
- Sweet Spot: >\$15M contract amount

Key selling points

- Open peril all-risk (except as excluded) coverage for "permanent" and "temporary" works (i.e., cribbing, fencing, signs and scaffolding)
- Hard and soft costs, testing and equipment breakdown, green building, and permission to occupy

Contractors' Equipment

Coverage for tools, equipment and machinery used in construction operations.

Appetite

- Customers: General and specialty trade contractors, real estate developers, and building owners
- Sweet Spot: >\$5K in premium; >\$5M in owned equipment

Key selling points

- Open peril "all-risk" (except as excluded) coverage: Scheduled, blanket and reporting policies
- Business Personal Property in job trailers, hauling property of others, upgrades to covered property, employees' tools, equipment and clothing, errors or unintentional omissions, and preservation and protection of property
- Coverage for owned, leased, rented and borrowed equipment

Fine Art

Coverage for "Fine Art" on premises, off premises and in transit. Can be on a primary or an excess/layered basis.

Appetite

- Museums (sweet spot: mid-sized to national-level)
- Collections (corporate, municipal, educational and specialized institutions)
- Dealers and Galleries

Additional Coverages – Inland Marine *(continued)*

APPETITE GUIDE

Key selling points

- Open peril “all-risk” (except as excluded) coverage
- Museums: “Fine Art” in collections consisting of (1) its owned property; (2) jointly owned property; (3) property of others in its care, custody and control; and (4) property of others for which the museum is legally liable
- Collections: Coverage for (1) “Fine Art” owned by the insured, and (2) similar property of others in the insured’s care, custody and control
- Dealers and Galleries: Coverage for (1) dealer’s stock-in-trade, and (2) similar property of others in the dealer’s care, custody and control
- Worldwide coverage available, preservation of property, “Fine Art” on exhibit and in transit, and office furniture and fixtures

Renewable Energy

Coverage for the entire lifespan of solar/wind operations – from builders’ risk phase through the operational phase.

Appetite

- Wind and solar power projects
- Installers, maintenance/service contractors, owners and project developers, and renewable energy consultants

Key selling points

- Open peril “all-risk” (except as excluded) coverage
- Replacement cost valuation, faulty workmanship, material, design exclusion and coverage, mechanical breakdown, and escalation clause

Transportation

Liability coverage for motor carriers (motor truck cargo), brokers and freight forwarders (*Cargo and Logistics Pak*[®]), and warehouse operators (Warehouse Operator’s Legal Liability). Covers liability for direct physical loss or damage to goods in transit owned by wholesalers, manufacturers, retailers, distributors (transportation), and railcars/locomotives (railroad rolling stock).

Appetite

- Motor Truck Carrier: Third-party common and contract carriers hauling goods of others generating >\$5K in premium or with >\$1M in receipts
- Logistics: Transportation brokers and freight forwarders generating >\$5K in premium or with >\$1M in receipts
- Warehouse Operators: Desirable risks in support of Motor Truck Carrier
- Transportation: Low hazard property
- Railroad Rolling Stock: Short line railroads and tourist and excursion operations

Key selling points

- Open peril “all-risk” (except as excluded) coverage
- Motor Truck Carrier: Cargo while (1) in or on a land vehicle, (2) at a “terminal,” and (3) at other locations – includes handling equipment, cargo extra expenses and uncollectible freight charges
- Logistics: Cargo while (1) in or on a land vehicle or container, (2) in or on any railroad car or aircraft, (3) at a named facility, and (4) at other locations. Includes property of others accepted for temporary storage (i.e., warehousing)
- Warehouse Operators: Property of others accepted for storage located in a “warehouse” that is listed on the declarations page
- Transportation: Property in transit shipped by a (1) carrier, or (2) in or on any land vehicle or aircraft owned or operated by the insured
- Railroad Rolling Stock: Rolling stock owned by the insured, including (1) locomotives and railcars operated on railroad tracks, (2) mobile equipment used in railroad operations, and (3) similar property of others in the insured’s care, custody and control

Additional Coverages – Inland Marine *(continued)*

APPETITE GUIDE

Auto Physical Damage – Transportation

Auto Physical Damage (APD) coverage is written as a companion to the transportation business. This coverage creates a total product offering in the transportation segment to help attract and retain best-in-class accounts.

Appetite

- Combined premiums (Motor Truck Cargo and APD) in the range of \$100,000
- Not offered on a monoline basis

Key selling points

- The Motor Carrier Auto Physical Damage Coverage form (CA00200) is used to provide APD coverage
- Specific First-Party Coverage options include towing for covered tractors or trailers (if disabled as a result of physical damage), and coverage for labor costs (incurred at the site of disablement)
- Basket Deductible option used to cap the insured's deductible in the event of a loss to both the tractor/trailers and cargo
- Trailer Interchange is provided by Inland Marine *Cargo Pak*®

Bridges, Dams and Tunnels

Bridges, dams and tunnels are highly specialized structures in design, construction and maintenance; and therefore, demand very specialized engineering and underwriting.

Appetite

- Well-maintained bridges, dams and tunnels

Key selling points

- Operational bridges, dams and tunnels; can also be eligible for Builders' Risk coverage

Cameras and Musical Instruments

The Cameras and Musical Instrument dealers form is designed to provide all-risks (except as excluded) protection on the stock-in-trade of such dealers.

Appetite

- Dealers of Cameras, Musical Equipment and Camera Rentals

Key selling points

- Coverage for property in transit, property away from the insured premises, and property of others in the insured's care, custody or control
- Includes property rented by the insured to others. Musical instrument dealers commonly rent instruments to students, and this exposure is built into the rates

Computerized Business Equipment

Computerized Business Equipment (CBE) coverage is designed to provide broad coverage on all types of computers and computerized equipment that accept and process data.

Appetite

- Good Property risks generally present Computerized Business Risk exposure

Additional Coverages – Inland Marine *(continued)*

APPETITE GUIDE

Key selling points

- Broad coverage includes flood, earthquake, breakdown of hardware, extremes of temperature or humidity, mysterious disappearance, voluntary parting, and limited off-premises power failures
- Coverage for hardware and software that is owned or leased by the insured, or that is in the insured's care, custody or control, and for which the insured is legally liable
- Subject to a very limited list of exclusions

Installation

Installation coverage insures property that will be installed in a building or structure, or erected or fabricated at a location.

Appetite

- Contractors with good financials and risk management controls

Key selling points

- Installation coverage form can be written on a single shot or on a reporting basis
- Coverage for property typically includes building materials (i.e., HVAC system, electrical, roofing materials, etc.), but can also include machinery or equipment
- Property is also covered, subject to sublimits, for temporary storage and while in transit from the time the customers' financial interest in the property begins until their interest ceases

Medical and Scientific Equipment

Medical and Scientific Equipment coverage is designed to cover both fixed-location and mobile medical and scientific diagnostic equipment.

Appetite

- Medical facilities and doctors' offices

Key selling points

- The form covers fixed location and transit exposures including optional coverage for mechanical and electrical breakdown

Mobile Equipment Dealers

Mobile Equipment Dealers coverage offers an array of coverage options designed specifically for the needs of equipment dealers.

Appetite

- Equipment Dealers that sell, service, lease or rent mobile contractors', agricultural, or mining equipment

Key selling points

- Coverage for (1) mobile agricultural, mining, logging, construction, or other specialized equipment, and (2) parts and accessories for such equipment
- Property covered while at any location specified in the declarations, while in transit (including loading and unloading), and while temporarily away from a specified location

Additional Coverages – Inland Marine *(continued)*

APPETITE GUIDE

Railroad Rolling Stock

Our coverage form focuses on switching stations, short line railroads and tourist/excursion/scenic railroads that travel the rails of the United States and Canada.

Appetite

- Available for owners or operators of locomotives, freight, passenger cars and other wheeled vehicles that travel on railroad tracks

Key selling points

- Covers owned and non-owned railroads, railroad cars, etc.
- Valuation options including AAR, ACV and Stated Amount
- Additionally Acquired Property up to \$250,000
- Debris Removal
- Preservation of Property

Riggers Legal Liability

Riggers and Millwrights legal liability coverage is tailored to the needs of accounts that specialize in the lifting, hoisting, installing, dismantling, erection and assembly of machinery and equipment, often of unusual size and/or weight.

Appetite

- Contractors with strong financials and solid risk management practices

Key selling points

- Coverage is provided on a legal liability basis, including the right and duty to defend the insured. The description of Covered Property is essentially the same under both forms covering the property of others accepted for the purpose of rigging or millwright operations

Warehouse Legal Liability

Legal liability coverage for damage to the property of others while in the warehouse operator's care, custody or control.

Appetite

- Stand-alone Warehousing risks
- Warehouse policies in support of Motor Truck Cargo business

Key selling points

- Warehouse legal liability

Additional Coverages – Ocean Marine

APPETITE GUIDE

OCEAN MARINE

Primary segments

- Luxury Yacht – high-valued, personally owned vessels (up to \$50M)
- Marine Services – companies that serve the maritime industry (repairers, builders, marinas, etc.)
- Marine Transportation – vessels that move goods or people
- Ocean Cargo – goods being imported or exported

Luxury Yacht

Appetite/Key coverage

- Quay Yacht coverage for luxury yachts, trawlers, custom and semi-custom sportfish, and long-range cruisers with hull values <\$1M
- Quay Marine coverage for luxury yachts (professional captains) with hull values \$1M–\$50M

Marine Service Suppliers

Appetite

Boat dealers and manufacturers, marinas, ship/boat repairers, shipyards, terminal operators, and marine contractors

Key selling points

- Property and Casualty – property, auto, crime and BI (provided by dedicated Ocean Marine P&C unit)
- Marine Liabilities (care, custody and control) and Marine General Liability (MGL) – for products and completed operations performed
- Bumbershoot (marine umbrella)

Marine Transportation

Appetite

Crew and supply boats, excursion and sightseeing vessels, ferries, police and fire boats, research vessels, tugs and barges, and workboats

Key selling points

Commercial hull and P&I – protects vessel owners against property damage to the ship and legal liability

Additional Coverages – Ocean Marine *(continued)*

APPETITE GUIDE

Ocean Cargo

Appetite

- Importers and exporters of finished goods and raw materials
- Manufacturers
- Wholesalers & Distributors

Key Coverage Options

- *Cargo Elite*[®]: All-risk policy
 - Automatic all-risk (except as excluded) coverage for new merchandise shipped
 - Additional coverage automatically included: control of damaged goods, concealed damage, shortage from containers and contingent interest
- *Cargo Elite Express*[®]: Minimum premium \$1,500
 - Agents can quote online via *AgentHQ*SM
 - Annual international values shipped <\$10M
 - Flat annual premiums and no reporting of shipments or sales
 - Automatic all-risk (except as excluded) coverage for new merchandise shipped
 - Automatic additional coverage: same as noted above for *Cargo Elite*
- Custom Cargo: Custom policy for complex shipments
 - Refrigerated goods, pharmaceuticals, machinery, bulk metals and materials



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