



Underwriting guidelines

STORE

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Store Pac® risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each location
- Up to \$5 million annual sales at each location/\$15 million total annual sales
- Less than six locations

Businesses that exceed any of the above thresholds should be considered for placement in **Store Pac Plus**™.

Please consult with your underwriter if the total insured value for any location exceeds \$5 million, or if total sales exceed \$15 million or there are more than 15 locations.

Underwriting guidelines for **Store Pac** and **Store Pac Plus**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. Adequate Insurance to Value is required for all owned buildings.

Eligible operations are businesses specifically listed in the classification section.

Years in business

New business ventures are acceptable. Established businesses should maintain continuous insurance coverage.

Loss experience

The business must have favorable loss experience for property and general liability.

Favorable loss experience is defined as:

- No more than three losses in the last four years

Prior carrier

The business should have had continuous insurance coverage with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Internet

Transactional websites that support the transfer of private consumer/business information in exchange for goods, services, or information should have terms of use statements, privacy policies and website security features such as; fire wall technology, anti-virus software and third party certification programs (TRUSTe®, VeriSign®).

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a protective safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

All owned buildings should be fully occupied, with no seasonal occupancies. Seasonal is defined as any occupancies open less than eight months of the year. All tenants must meet underwriting requirements. Please see the appropriate underwriting guidelines based on the tenant occupancies.

When insuring the building owner, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

Goods susceptible to water damage should be palletized. Please consult with your underwriter regarding coverage for premises used solely for storage of inventory.

Liability underwriting guidelines

Certificates of insurance with limits at least equal to the insured’s primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Alcohol sales must be less than 35% of total sales for liquor liability coverage. Coverage for liquor liability is not available for all states. When liquor liability coverage is purchased in conjunction with **Store Pac**, liquor receipts are subject to premium audit.

Business income

Business income and extra expense coverage is included for **Store Pac**. Coverage applies on an actual loss sustained basis for up to 12 consecutive months. Coverage may be written on a policy or location level basis for any dollar limit without the 12-month limitation.

For **Store Pac Plus**, business income and extra expense coverage is optional. When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50% of annual receipts and may be modified.

Store Pac Plus – general liability rating

General liability premiums are based on sales. Sales means the gross amount of money charged by the insured, the concessionaires of the insured or by others trading under the insured’s name for:

- Goods or products sold or distributed
- Operations performed including parts and labor
- Commissions and fees for services provided
- Rentals
- Dues and fees

Refer to the CLM General Rules – 24.D. for specific inclusions and exclusions. Sales are subject to annual premium audit. To classify businesses with multiple operations, please follow these guidelines:

- If similar business operations within the same industry segment are conducted at the same location, use the program code appropriate for the predominant business operation. (Example: If a Pet Store has some revenues from selling pet supplies, classify the business as a pet store.)
- If different business operations within the same industry segment are conducted at the same location, separately classify and use the program code appropriate for each business operation. (Example: An Antique Store will have dissimilar operations from a Mirror and Home Decorations Store.)

Classifications for Store

For business personal property and for 100% owner-occupied buildings, select the classification that best describes the operations of the insured. For buildings owned but not fully occupied by the insured, an additional liability charge for lessor’s risk may be applicable. For buildings owned and leased in whole to others, see **Building PacSM** or **Building Pac PlusSM**.

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Antiques</p> <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Pawnshops – Flea markets, thrift stores or junk yards • Restoration exposures must not exceed 10% of annual revenue • Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance • Fine arts are valued at least at market value, cost of restoration or replacement 	7E8	X02	5932

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Appliances</p> <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts Includes sale of household appliances such as: stoves, washers, dryers, refrigerators, vacuums, sewing machines, etc. For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance None of the following: <ul style="list-style-type: none"> Rentals Sales or service of LPG tanks or equipment Installation of fire suppression systems or appliances using LPG, LNG or propane CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	755	X03	5722
<p>Army – Navy stores</p> <ul style="list-style-type: none"> No firearms or ammunition 	74W	X05	5399
<p>Art gallery or dealers</p> <ul style="list-style-type: none"> Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property, except as provided under the fine arts additional coverage. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	7E6	X06	5999
<p>Art, pictures and posters</p> <ul style="list-style-type: none"> Create Your Own (DIY) businesses, lessons and demonstrations on premise are acceptable Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	7A9	X07	5999
<p>Artists supplies</p> <ul style="list-style-type: none"> Includes sale of artist quality brushes, paints, canvases and related supplies Create Your Own (DIY) businesses, lessons and demonstrations on premise are acceptable Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	76E	X08	5945
<p>Arts and crafts supplies</p> <ul style="list-style-type: none"> Create Your Own (DIY) businesses, lessons and demonstrations on premise are acceptable Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	76D	X54	5945

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Audio/visual equipment</p> <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts Business personal property off premises does not include property rented or leased to others Use CM T1 12 – Property – Floater to cover this exposure CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	7C1	X10	5731
<p>Automobile accessories</p> <ul style="list-style-type: none"> Tire sales must be <25% of annual revenue Installation of parts, service or repair of vehicles, see Garage None of the following: <ul style="list-style-type: none"> Self-serve bays for customers to perform operations Sale of high performance or racing products Tire installation, recapping, repair, re-treading or services 	743	X11	5531
<p>Bagel shops</p> <ul style="list-style-type: none"> If grill or fryers present, see Delis and Delicatessens, With Cooking CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7A2	X12	5461
<p>Bakery</p> <ul style="list-style-type: none"> Lessons provided on premises if incidental (<25% of annual revenue) are acceptable If products are sold to other bakeries or retail establishments, see Food Manufacturer Grills and fryers must be protected by a UL 300 listed automatic extinguishing system CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	748	X13	5461
<p>Balloon and novelty</p> <ul style="list-style-type: none"> No rental of tables, chairs, tents or amusement equipment (i.e. inflatable bounce houses, rock climb walls) Business personal property off premises does not include property rented or leased to others Use CM T1 12 – Property Floater – to cover this exposure 	7A6	X14	5947
<p>Beauty and barber supplies</p> <ul style="list-style-type: none"> No mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label 	738	X15	5999
<p>Beverage store – non-alcoholic</p> <ul style="list-style-type: none"> Vending exposures not to exceed 10% of total receipts No check cashing or paycheck loan services 	77H	X18	5499

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Beverage store – beer or wine</p> <ul style="list-style-type: none"> • Single location policies with either a vandalism; on and off premises theft; burglary; employee dishonesty; or theft of money and securities loss are not eligible • Single location policies with two or more non-weather claims in the expiring term are not eligible • Applicants with a non-weather-related single loss greater than \$25,000 are not eligible • Applicants with one loss and when the insured has been in business one year or less are not eligible • Applicants with a paid or open claim related to serving or selling liquor are not eligible • Vending exposures not to exceed 10% of total receipts • None of the following: <ul style="list-style-type: none"> – Drive-through service or on-premise consumption of alcoholic beverages – Check cashing or paycheck loan services • Liquor Liability coverage is not available with this classification • A \$50,000 minimum business personal property limit is required • A \$1,000 minimum property deductible is required • UM 00 26 – Exclusion Liquor Liability is mandatory if Excess/Umbrella coverage is provided • Hired/non-owned option not available if delivery exposure 	75D	X17	5921
<p>Bicycles and accessories</p> <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Motorized bike or moped sales or rentals – Bicycle rentals – Tour conductors 	77C	X19	5941
<p>Bookstore</p> <ul style="list-style-type: none"> • Grills and fryers must be protected by a UL 300 listed automatic extinguishing system • None of the following: <ul style="list-style-type: none"> – Adult bookstores – Printing, publishing, restoration services or sales of antique books 	74H	X21	5942
<p>Butcher shop</p> <ul style="list-style-type: none"> • No slaughterhouse or meat packing plants • CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7A3	X24	5421
<p>Cake decorating equipment and supplies</p> <ul style="list-style-type: none"> • Receipts from rentals, food products or commercial equipment must not exceed 10% of total revenue 	73B	X25	5999
<p>Camera and photography supplies</p> <ul style="list-style-type: none"> • Includes unlimited repair 	76M	X26	5946
<p>Candles</p>	73D	X28	5999
<p>Candy, nut and confectionery</p> <ul style="list-style-type: none"> • If manufacturing for wholesale distribution, see Food Manufacturer • Cooking should be limited to baking only • CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	74K	X27	5441
<p>Cards and stationery</p>	74B	X29	5947

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Carpet and floor covering</p> <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance 	753	X30	5713
<p>Catalog and premium coupon redemption stores</p>	77A	N/A	5961
<p>Ceramics and pottery</p> <ul style="list-style-type: none"> Breakage limitation applies Kilns must have automatic shutoff switch Create Your Own (DIY) businesses, lessons and demonstrations on premise are acceptable 	7B2	X31	5945
<p>Cheese</p> <ul style="list-style-type: none"> If cooking or processing are the primary operations, please consult your underwriter CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7B7	X32	5451
<p>Christmas store</p> <ul style="list-style-type: none"> Must be open year-round 	7A4	X34	5947
<p>Clocks</p> <ul style="list-style-type: none"> Contemplates sales and repairs Consider Bailees Customers Goods Endorsement for repair exposures 	73E	X35	5944
<p>Clothing – bridal</p> <ul style="list-style-type: none"> No sale of used or previously owned goods \$2,500 theft limitation applies to furs and garments trimmed with fur Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	73A	X38	5621
<p>Clothing – children and infants</p> <ul style="list-style-type: none"> No sale of used or previously owned goods Federal flammability standards must be met for all products 	74G	X39	5641
<p>Clothing – dance</p> <ul style="list-style-type: none"> Contemplates sales only; no lessons 	74N	X57	5632
<p>Coffee and tea supplies</p> <ul style="list-style-type: none"> Includes sale of coffee and tea supplies only. If beverages or food is prepared or served on premise, see Coffee Shops and Supplies classification. CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	73J	X79	5499
<p>Clothing – lingerie and hosiery category</p>	74S	X40	5632
<p>Clothing – maternity</p> <ul style="list-style-type: none"> No sale of used or previously owned goods 	7D3	X41	5621
<p>Clothing – mens and boys</p> <ul style="list-style-type: none"> No sale of used or previously owned goods \$2,500 theft limitation applies to furs and garments trimmed with fur Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	735	X42	5611

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Clothing – sport and athletic</p> <ul style="list-style-type: none"> Sale of sporting goods should be classified as Sporting Equipment and Accessories (764) None of the following: <ul style="list-style-type: none"> Firearms or skis No sale of used or previously owned goods 	7A7	Z24	5699
<p>Clothing – ties</p>	7C8	X43	5611
<p>Clothing – t-shirts</p> <ul style="list-style-type: none"> No silk screening No sale of used or previously owned goods 	7D5	X36	5699
<p>Clothing – tuxedos</p> <ul style="list-style-type: none"> Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	74A	Z32	
<p>Clothing – uniforms</p> <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Sale of used or previously owned goods Sales of safety or protective apparel and equipment Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	7D9	X44	5699
<p>Clothing – women’s and girls</p> <ul style="list-style-type: none"> No sale of used or previously owned goods \$2,500 theft limitation applies to furs and garments trimmed with fur Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	736	X45	5621
<p>Coffee and tea supplies</p> <ul style="list-style-type: none"> Includes sale of coffee and tea supplies only. If beverages or food is prepared or served on premise, see Coffee Shops and Supplies classification. CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	73J	X79	5499
<p>Coffee shop and supplies</p> <ul style="list-style-type: none"> Includes sale of coffee and tea supplies and muffins, pastries, etc. If grills/fryers present or table service provided, see Deli and Delicatessen, With Cooking Coffee bean roasting on premise is acceptable Food preparation limited to use of microwave and toaster CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7B3	X46	5812
<p>Commercial photography services</p> <ul style="list-style-type: none"> Includes photography for advertising agencies, publishers and other business or industrial clients. None of the following: <ul style="list-style-type: none"> Production companies Aerial photography 	73P	Z39	7335

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Computers and electronics</p> <ul style="list-style-type: none"> • Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts • If computer installation, service and repair exceeds 49% of annual revenues, see Technology Services • For computer consulting services or customization/development of software developers, see Technology Services • No leasing or renting equipment to others • CG T5 37 – Exclusion Computer Software Errors and Omissions – is mandatory • CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	75G	X48	5734
<p>Convenience store, no gas pumps</p> <ul style="list-style-type: none"> • Convenience stores located in IL, IN, KY, MI, OH or WI are not eligible • Single location policies with either a vandalism; on and off premises theft; burglary; employee dishonesty; or theft of money and securities loss are not eligible • Single location policies with two or more non-weather claims in the expiring term are not eligible • Applicants with a non-weather-related single loss greater than \$25,000 are not eligible • Applicants with one loss and when the insured has been in business one year or less are not eligible • Applicants with a paid or open claim related to serving or selling liquor are not eligible • A \$50,000 minimum business personal property limit is required • A \$1,000 minimum property deductible is required • None of the following: <ul style="list-style-type: none"> – Open past midnight – Car washes (as the predominant operation or more than one bay as an ancillary operation) – Check cashing or paycheck loan services – Drive-through service or on-premise consumption of alcoholic beverages – Gas sales – Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts • An alarm system connected to a UL listed central station or police station is required • Alcohol sales must be less than 50% of total receipts • Liquor liability option is not available with this classification • If auto general repair services offered, see Garage • Grills and fryers must be protected by a UL 300 listed automatic extinguishing system • Vending exposures not to exceed 10% of total receipts • Hired/non-owned liability option not available if delivery exposure 	75V	X49	5411

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Convenience store, selling gas</p> <ul style="list-style-type: none"> • If auto general repair services offered, see Garage • Convenience stores located in IL, IN, KY, MI, OH or WI are not eligible • Single location policies with either a vandalism; on and off premises theft; burglary; employee dishonesty; or theft of money and securities loss are not eligible • Single location policies with two or more non-weather claims in the expiring term are not eligible • Applicants with a non-weather-related single loss greater than \$25,000 are not eligible • Applicants with one loss and when the insured has been in business one year or less are not eligible • Applicants with a paid or open claim related to serving or selling liquor are not eligible • A \$100,000 minimum business personal property limit is required • A \$1,000 minimum property deductible is required • None of the following: <ul style="list-style-type: none"> – Open past midnight – Car washes (as the predominant operation or more than one bay as an ancillary operation) – Check cashing or paycheck loan services – Drive-through service or on-premise consumption of alcoholic beverages – Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts • Sale of gasoline must not exceed 50% of annual revenue • Gas pumps must not exceed 12 pumps. Number of gas pumps is determined by the total number of cars that can use the pumps at the same time • An alarm system connected to a UL listed central station or police station is required • Alcohol sales must be less than 50% of total receipts • Liquor liability option is not available with this classification • Grills and fryers must be protected by a UL 300 listed automatic extinguishing system • Vending exposures not to exceed 10% of total receipts • Hired/non-owned liability option not available if delivery exposure 	75B	X50	5411
<p>Cookie stores</p> <ul style="list-style-type: none"> • Lessons provided on premises if incidental (<25% of annual revenue) are acceptable. If products are sold to other bakeries or retail establishments, see Food Manufacturer • CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7B8	X51	5461
<p>Cosmetics, toiletries and personal care</p> <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label – Services such as massage, tanning or weight reduction services or products • CG D3 44 – Professional Services Exclusion – Therapeutic or Cosmetic Services is mandatory 	737	X52	5999
<p>Dairy products</p> <ul style="list-style-type: none"> • No convenience stores • CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	75P	X56	5451

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Deli and delicatessen, no cooking</p> <ul style="list-style-type: none"> Establishments selling sliced meats, made to order sandwiches and salads Hired/non-owned liability option not available if delivery exposure CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	75N	X53	5411
<p>Deli and delicatessen, with cooking</p> <ul style="list-style-type: none"> Establishments selling sliced meats, made to order sandwiches and salads. Grills and fryers must be protected by a UL 300 listed automatic extinguishing system If table service is provided, see Restaurants. Hired/non-owned liability option not available if delivery exposure CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	773	X58	5812
<p>Department stores</p> <ul style="list-style-type: none"> Includes sale of wide range of goods such as: clothing, cosmetics, toys, furniture and home goods None of the following: <ul style="list-style-type: none"> Food service provided by the insured Optical goods or services provide by the insured Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) Jewelers Block is available through Inland Marine 	76G	X59	5311
<p>Discount store</p> <ul style="list-style-type: none"> Includes general merchandise stores that sell new goods at discounted prices None of the following: <ul style="list-style-type: none"> Dollar stores Firearms, fireworks or ammunition sales CG M3 01– Products/Completed Operations Hazard Redefined – Changes are mandatory 	77G	X60	5331
<p>Donut store</p> <ul style="list-style-type: none"> If grills or fryers present, see Deli and Delicatessen, With Cooking classification. CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7A5	X61	5461
<p>Dry goods stores</p>	7A8	X63	5949
<p>Education and school supplies</p>	7B4	X64	5943
<p>Electrical supplies</p> <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance Business personal property off premises does not include property rented or leased to others <ul style="list-style-type: none"> Use CM T1 12 – Property Floater – to cover this exposure 	75M	X65	5251
<p>Electronics stores</p> <ul style="list-style-type: none"> Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	7B9	X66	5722

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Equipment and supplies – food service industry</p> <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance None of the following: <ul style="list-style-type: none"> Installation of fire suppression systems Installation of appliances using LPG, LNG, propane or hazardous chemicals Sales from rentals in excess of 35% of total revenues 	775	Z17	5999
<p>Fabrics</p>	74J	X68	5949
<p>Flags and banners</p> <ul style="list-style-type: none"> No installation 	73F	X69	5999
<p>Florist shop including artificial flowers</p> <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Greenhouses Nurseries MP T9 73 – Spoilage – is provided with a \$5,000 limit and a \$250 deductible. Higher limits and deductibles are available 	747	X70	5992
<p>Fruits and vegetables</p> <ul style="list-style-type: none"> Evaluate for more appropriate class if sales of food other than fruits, vegetables or produce represent more than 25% of total receipts Must be a fixed location. If greenhouse, nursery or farm, contact your Select Underwriter None of the following: <ul style="list-style-type: none"> Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label Roadside stands or seasonal operations Sales from rentals in excess of 10% of total revenues CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	74P	X72	5431
<p>Furniture – home</p> <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Infant or juvenile furniture assembly Refinishing or reupholstering Used or previously owned furniture Sales from rentals in excess of 10% of total revenues Breakage limitation applies Hired/non-owned liability option not available if delivery exposure 	75R	X73	5712
<p>Furniture – patio and outdoor</p> <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Greenhouses Nurseries Pool, spa, fireplace or stove sales Sales or service of LPG tanks or equipment Breakage limitation applies Hired/non-owned liability option not available if delivery exposure 	73H	X74	5712

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>General store</p> <ul style="list-style-type: none"> Includes sale of goods ranging from groceries to household items such as hardware and electrical supplies Grills and fryers must be protected by a UL 300 listed automatic extinguishing system None of the following: <ul style="list-style-type: none"> Dollar stores Firearms, fireworks or ammunition sales Pharmaceutical services provided by the insured Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7C4	X76	5399
<p>Gifts, curios, novelties and souvenirs</p> <ul style="list-style-type: none"> No thrift stores or pawn shops Breakage limitation applies Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	75T	X77	5947
<p>Glass</p> <ul style="list-style-type: none"> If auto glass installation provided, see Garage Automobile glass installation For businesses with more than 25% of total receipts from installation, service or repair, see Contractors <ul style="list-style-type: none"> Installation by subcontractors requires certificates of insurance 	76A	X78	5231
<p>Golf equipment and pro shop</p> <ul style="list-style-type: none"> No golf cart sales or service Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	7C5	Z24	5941
<p>Grocery or supermarket</p> <ul style="list-style-type: none"> Central station alarm required. Gasoline sales not to exceed of 50% of annual revenue. Applicants with a non-weather-related single loss greater than \$25,000 are not eligible Applicants with one loss and when the insured has been in business one year or less are not eligible Applicants with a paid or open claim related to serving or selling liquor are not eligible A \$50,000 minimum business personal property limit is required A \$1,000 minimum property deductible is required None of the following: <ul style="list-style-type: none"> Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label Optical goods or services provided by the insured Pharmaceutical services provided by the insured Check cashing Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	75C	X80	5411

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Hardware</p> <ul style="list-style-type: none"> Includes sale of a variety of goods: small hand tools, household hardware, incidental plumbing and electrical goods, paints and cleaning supplies, garden items, etc. None of the following: <ul style="list-style-type: none"> Gas Greenhouses Mixing or applying chemicals, fertilizers or pesticides Nurseries Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts Rental or repair of powered equipment (e.g., chain saws, contractor’s equipment, etc.) Sale of firearms or ammunition Sales from installation, service or repair in excess of 25% of total revenues Sales from rentals in excess of 35% of total revenues If lumber sold, see Home Improvement classification Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	75U	X81	5251
<p>Headstones and monuments</p> <ul style="list-style-type: none"> For installation, see Monument engraving and installation in contractors 	73L	Z02	5999
<p>Health food</p> <ul style="list-style-type: none"> If cooking with grill/fryer or table service provided, see Delis and delicatessen, with cooking None of the following: <ul style="list-style-type: none"> Sales of weight reduction products Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider Spoilage property option for perishable goods exposure 	77J	X82	5499
<p>Hearing aids and audiology centers</p> <ul style="list-style-type: none"> Professional liability included. State certification/licensing required CG D2 86 – Optical and Hearing Aid Establishments – is mandatory 	761	X83	5999
<p>Heating and air conditioning supplies</p> <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance No sales or service of LPG tanks or equipment 	75L	X01	5722
<p>Hobby and collectibles – coins and stamps</p> <ul style="list-style-type: none"> Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Jewelry, precious metals theft imitations applies: Maximum \$5,000 for jewelry and watches worth more than \$500 per item Fine arts are valued at least of market value, cost of restoration or replacement 	7E7	X47	5999

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Hobby and collectibles – miniatures, models and trains</p> <ul style="list-style-type: none"> No repair or service of gas powered models Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	76J	X84	5945
<p>Hobby and collectibles – sports cards and memorabilia</p> <ul style="list-style-type: none"> \$2,500 theft limitations applies to furs and garments trimmed with fur Jewelry, precious metals theft imitations applies: Maximum \$5,000 for jewelry and watches worth more than \$500 per item Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	77L	X1B	5947
<p>Home décor – blanket, bedding and linens</p> <ul style="list-style-type: none"> Federal flammability standards must be met 	7B1	X20	5719
<p>Home décor – brass specialty</p> <ul style="list-style-type: none"> Breakage limitation applies Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	7B6	X22	5999
<p>Home décor – china and crystal</p> <ul style="list-style-type: none"> Breakage limitation applies 	7C3	X33	5719
<p>Home décor – mirror and home decorations</p> <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Refinishing or reupholstering Used or previously owned furniture Breakage limitation applies 	7D7	Z01	5719

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Home improvement store</p> <ul style="list-style-type: none"> • Includes sale of building supplies, tools and lumber • None of the following: <ul style="list-style-type: none"> – Gas – Greenhouses – Mixing or applying chemicals, fertilizers or pesticides – Nurseries – Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts – Rental or repair of powered equipment (e.g., chain saws, contractor’s equipment, etc.) – Sale of firearms or ammunition – Sales from installation, service or repair in excess of 25% of total revenues – Sales from rentals in excess of 35% of total revenues • If sales of lumber exceed 25% of total receipts, please consult your underwriter • Business personal property off premises does not include property rented or leased to others Use CM T1 12 – Property Floater – to cover this exposure 	74R	X85	5211
<p>Ice cream and frozen yogurt shops, no cooking</p> <ul style="list-style-type: none"> • If grills or fryers present, see Deli and delicatessens, with cooking • CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory • Consider spoilage property option for perishable goods exposure 	74F	X86	5451
<p>Jewelry – fine</p> <ul style="list-style-type: none"> • Includes sale of fine, costume, or imitation jewelry • Jewelers Block is available through Inland Marine • None of the following: <ul style="list-style-type: none"> – Body piercing (other than ear piercing) or tattooing (other than temporary) – Thrift or pawn shops • Breakage limitation applies • Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) • An alarm system connected to a UL listed central station or police station is required 	7E5	X87	5944
<p>Jewelry – costume and imitation</p> <ul style="list-style-type: none"> • Breakage limitation applies • None of the following: <ul style="list-style-type: none"> – Body piercing (other than ear piercing) or tattooing (other than temporary) – Thrift or pawn shops • Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	7D6	X88	5632
<p>Juice bar – juices and smoothies</p> <ul style="list-style-type: none"> • If sales of alcoholic beverages, see Liquor store (75Q) • Must be open year-round • Cooking limited to microwave oven or toaster • CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	7E1	X89	5499

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Kiosk</p> <ul style="list-style-type: none"> • Must be a fixed location • Sales and or distribution of cell or satellite phones not to exceed 25% of total receipts • Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label • Goods sold must be eligible for Store • CG D1 63 – Exclusion-Electromagnetic Fields – is mandatory 	7E3	X90	5999
<p>Kitchen accessories</p> <ul style="list-style-type: none"> • Includes cutlery, cookware, food storage, kitchen gadgets and organization Classes held on premises incidental (<10%) to operation are acceptable • Breakage limitation applies 	75J	X91	5719
<p>Lamps, lighting fixtures</p> <ul style="list-style-type: none"> • Breakage limitation applies • For businesses with more than 25% of total receipts from installation, service or repair, see Contractors • Installation by subcontractors requires certificates of insurance 	75F	X93	5719
<p>Lawn and garden supplies and outdoor fixtures</p> <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Greenhouses – Mixing or application of chemicals, fertilizers or pesticides – Nurseries – Propane tank filling. Receipts from propane tank exchange services must not exceed 10% of total receipts – Rental of powered equipment, such as construction power tools (e.g., chainsaws) – Sales of yard or farm tractors or commercial landscaping equipment – Sales from installation, service or repair in excess of 25% of total revenues – Sales from rentals in excess of 35% of total revenues • If sale of power equipment is more than 25% of annual revenue, contact your Select underwriter 	7C9	X94	5261
<p>Leather goods</p> <ul style="list-style-type: none"> • \$2,500 theft limitation applies to furs and garments trimmed with fur 	77F	X95	5948

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Liquor</p> <ul style="list-style-type: none"> • Single location policies with either a vandalism; on and off premises theft; burglary; employee dishonesty; or theft of money and securities loss are not eligible • Single location policies with two or more non-weather claims in the expiring term are not eligible • Applicants with a non-weather-related single loss greater than \$25,000 are not eligible • Applicants with one loss and when the insured has been in business one year or less are not eligible • Applicants with a paid or open claim related to serving or selling liquor are not eligible • A \$50,000 minimum business personal property limit is required • A \$1,000 minimum property deductible is required • Vending exposures not to exceed 10% of total receipts • None of the following: <ul style="list-style-type: none"> – Check cashing or paycheck loan services – Drive-through service or on-premises consumption of alcoholic beverages • Hired/non-owned option not available if delivery exposure • An alarm system connected to a UL listed central station or police station is required 	75Q	X97	5921
<p>Luggage</p>	73K	X98	5948
<p>Meat, fish, poultry</p> <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Sale of intact chickens or unusual chicken parts, e.g., chicken feet (“paws”) – Slaughterhouse or meat packing plants • CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	75A	X99	5421
<p>Musical instruments – pianos or organs</p> <ul style="list-style-type: none"> • Contemplates lessons, repairs and sales <ul style="list-style-type: none"> – Receipts from lessons must be less than 50% of the total sales – Receipts from rentals must be less than 25% of the total sales • Fine arts coverage included at \$25K but can be increased • Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	77N	X1D	5736
<p>Musical instruments – not pianos or organs</p> <ul style="list-style-type: none"> • Contemplates lessons, repairs and sales <ul style="list-style-type: none"> – Receipts from lessons must be less than 50% of the total sales – Receipts from rentals must be less than 25% of the total sales • Fine arts coverage included at \$25K but can be increased • Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	765	Z03	5736
<p>Newspapers and magazines</p>	7E2	Z05	5994

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Office furniture</p> <ul style="list-style-type: none"> • If products sold wholesale are more than 50% of annual revenue, see Wholesalers • Installation by subcontractors requires certificates of insurance • None of the following: <ul style="list-style-type: none"> – Cabinetwork on a custom/individual order basis – Refinishing or reupholstering – Used, salvage or job lot furniture – Sales from rentals in excess of 10% of total revenues • Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure • For businesses with more than 25% of total receipts from installation, service or repair, see Contractors 	75E	Z06	5712
<p>Office equipment and supplies</p> <ul style="list-style-type: none"> • Includes stationary and desktop equipment including computers, faxes, and calculators 	76N	Z08	5943
<p>Office machines</p> <ul style="list-style-type: none"> • Includes sale of multi-functional devices (MFD) and larger office equipment • For businesses with more than 25% of total receipts from installation, service or repair, see Contractors • Installation by subcontractors requires certificates of insurance • Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	77E	Z07	5044
<p>Optical goods</p> <ul style="list-style-type: none"> • For optical goods stores with optometrists on staff, see Optometrists(15C) in Office 	767	Z09	5995
<p>Paint and wallpaper supplies</p> <ul style="list-style-type: none"> • No rental of scaffolding or ladders. Rentals of other products must be less than 35% of total receipts • For businesses with more than 25% of total receipts from installation, service or repair, see Contractors • Installation by subcontractors requires certificates of insurance 	76H	Z10	5231
<p>Paper and paper products</p>	7D2	Z11	5943
<p>Party supplies</p> <ul style="list-style-type: none"> • None of the following: <ul style="list-style-type: none"> – Rental of tables, chairs, tents or dance floors – Rental of amusement equipment, such as inflatable bouncing rooms or rock climbs – Sales from rentals in excess of 35% of annual revenues • Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	73M	Z12	5331
<p>Pet and pet supplies</p> <ul style="list-style-type: none"> • Contemplates incidental grooming of no more than 5% of total annual receipts • Contemplates incidental pet kenneling of no more than 2 kennel beds • None of the following: <ul style="list-style-type: none"> – Sales from under the insured’s own label in excess of 25% of total revenues – Sales of hay, grain or feed • Sponsorship of off-premises events or activities 	768	Z14	5999

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Photography – portrait, including videotaping</p> <ul style="list-style-type: none"> Includes photography provided to individuals or groups (e.g. portraits, wedding services, etc.) 	76B	Z40	7221
<p>Picture frames and framing shops</p> <ul style="list-style-type: none"> Contemplates lessons, repairs and sales Fine arts coverage is provided for \$25,000. Fine arts are not covered under business personal property. The fine arts limit must be increased for items that fall within the fine arts definition. If the business sells other items that do not fall within the definition of fine arts, those items should be insured as business personal property. If there are items that may or may not fall into the definition of fine arts, include their value in the fine arts limit of insurance Fine arts are valued at least at market value, cost of restoration or replacement 	73G	X71	5719
<p>Plumbing fixtures and supplies</p> <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance 	75K	Z15	5074
<p>Records, tapes, compact disks</p>	76K	Z40	5735
<p>Religious articles</p> <ul style="list-style-type: none"> Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	75W	Z16	5999
<p>Sewing machines</p> <ul style="list-style-type: none"> Includes Create Your Own (DIY) businesses, lessons and demonstrations on premise Business personal property off premises does not include property rented or leased to others. Use CM T1 12 – Property Floater – to cover this exposure 	77B	Z18	5722
<p>Ship chandlery and marine supplies</p> <ul style="list-style-type: none"> No firearms or ammunition 	7D8	Z19	5999
<p>Shoes</p>	741	Z20	5661
<p>Shoes – athletic footwear</p>	7B5	X09	5661
<p>Sign store</p> <ul style="list-style-type: none"> No installation 	73R	Z21	7389
<p>Specialty foods</p> <ul style="list-style-type: none"> If cooking with grills or fryer, see Deli and delicatessens, with cooking Grills and fryers must be protected by a UL 300 listed automatic extinguishing system None of the following: <ul style="list-style-type: none"> Mixing, blending, repackaging, re-labeling or sale of products by the insured under its own label Sale of intact chickens or unusual chicken parts, e.g., chicken feet (“paws”) CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory Consider spoilage property option for perishable goods exposure 	74T	Z22	5499

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Sporting equipment and accessories</p> <ul style="list-style-type: none"> Includes sale of baseball, basketball, soccer, tennis, and other sports equipment, free weights and weight stations, treadmills, etc. None of the following: <ul style="list-style-type: none"> Extreme or high adventure sports equipment sales Firearms or ammunition Playground equipment sales Gymnasium equipment sales Sales of ATV, snowmobiles and other motorized equipment Ski equipment sales, rental or swaps Skin diving or scuba equipment sales or rentals Business personal property off premises does not include property rented or leased to others Use CM T1 12 – Property Floater – to cover this exposure 	764	Z23	5941
<p>Sunglasses</p> <ul style="list-style-type: none"> Non-prescription sunglasses 	77M	X1C	5949
<p>Ticket sales</p> <ul style="list-style-type: none"> Please consult with your underwriter Printers errors and omissions liability option is not available 	74U	Z28	7999
<p>Tile – floor and wall</p> <ul style="list-style-type: none"> For businesses with more than 25% of total receipts from installation, service or repair, see Contractors Installation by subcontractors requires certificates of insurance None of the following: <ul style="list-style-type: none"> Sales from rentals in excess of 35% of total revenues 	73S	Z29	5713
<p>Toys</p>	76C	Z30	5945
<p>Trophy and awards</p> <ul style="list-style-type: none"> Breakage limitation applies Jewelry, precious metals theft limitation applies (maximum of \$5,000 for jewelry and watches worth more than \$500 per item) 	73T	Z31	5999
<p>Tropical fish and aquarium supplies</p> <ul style="list-style-type: none"> Fish are covered by “specified” causes of loss 	7A1	X04	5999
<p>Vacuum cleaner sales and service without central installation</p>	73U	Z34	5722
<p>Vacuum cleaner sales and service with central installation</p> <ul style="list-style-type: none"> Installation by subcontractors requires certificates of insurance 	73V	Z33	5722
<p>Variety store</p> <ul style="list-style-type: none"> None of the following: <ul style="list-style-type: none"> Dollar stores Firearms, fireworks or ammunition sales Tobacco-related products CG M3 01 – Products/Completed Operations Hazard Redefined – Changes are mandatory 	76L	Z35	5331

Description	Pac Program Code	Pac Plus Program Code	Eligible SIC
<p>Vending machine operators</p> <ul style="list-style-type: none"> • Applies to ownership, installation, filing and maintenance of vending machines not located on the insured's premises • None of the following: <ul style="list-style-type: none"> – Alcoholic beverages – Automated teller machines (ATMs) – Health and hygiene products – Lottery or gaming tickets – Tobacco products • Installation by subcontractors requires certificates of insurance • Consider spoilage property option for perishable goods exposure • MP T3 43 – Vending Machines Off Premises – is mandatory. This endorsement provides up to \$25,000 coverage for vending machines and related money and stock while in transit or at a premises other than a described premises 		X1A	5962
<p>Video store</p> <ul style="list-style-type: none"> • No sales or rental of adult entertainment products 	76F	Z36	5735
<p>Wigs</p> <ul style="list-style-type: none"> • No implants 	73W	Z37	5699
<p>Yarn</p> <ul style="list-style-type: none"> • Includes Create Your Own (DIY) businesses, lessons and demonstrations on premise 	74E	Z38	5949

Ineligible operations, products or services for Store

Risks with the following exposures, products or operations should not be written as **Store Pac** or **Store Pac Plus** accounts:

Ineligible operations

- Armed security guards
- Adult entertainment
- Auction rooms – general merchandise
- Awning shops
- Archery equipment (sales or service)
- Barn sales
- Boat dealers
- Businesses with total receipts from the following types of services exceeding 25% of their total sales:
 - Assembly of products for customers
 - Installation (see **Contractors PacSM**)
 - Leasing
 - Rentals
 - Repair work (see **Contractors Pac**)
 - Service work (see **Contractors Pac**)
- Construction equipment rentals
- Dance studio and lessons
- Diet food stores (specializing in food supplements for aiding weight gain or weight loss)
- Direct selling firms (door to door)
- Drug stores
- E-cigarette stores and manufacturers
- Fire suppression systems, installation
- Firearms, guns and ammunition – repair, sales or service
- Flea markets
- Hookah bars, hookah lounges or hookah cafes (establishments where customers smoke flavored tobacco through a water pipe). Also known as Shisha bars
- Landscape gardening (see **Contractors Pac**)
- LPG tanks or equipment – repair, sales or servicing
- Mail order operations
- Marijuana, Hemp, or Cannabidiol (CBD) processing, handling, sales or distribution (including edible forms)
- Nurseries
- Open past midnight
- Organization or coordination of athletic events (does not include financial sponsorship only)
- Street vendors or mobile store operations including:
 - Kiosks not located within a mall or other retail center
 - Stadium vendors
- Wine manufacturing

Ineligible operations, products or services for Store (cont'd)

Ineligible products

- Building materials, used
- Chemicals, pesticides, herbicides or fertilizers (over 10% of the total sales)
- Directly imported products or products manufactured in foreign countries
- Discontinued products
- Fireplace or wood burning stove stores
- Fireworks
- Karaoke equipment, music or machine design, sales, service or installation
- Live poultry or animals
- Medical equipment and supplies, including oxygen tanks sales
- Orthopedic and artificial limb stores
- Police supply stores
- Prefabricated buildings (over 10% of the total sales)
- Rock and stone specimens
- Salvage or odd lot sales
- Sports equipment (extreme or high adventure)
- Swimming pools, hot tubs or whirlpool baths
- Taser, stun guns or electronic control devices
- Tent stores
- Tobacco stores
- Telephones
- Used goods (except antique stores)



[travelers.com](https://www.travelers.com)

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2019 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. CX-2189-SG Rev. 12-19