



Wholesalers

Travelers **Wholesalers Pac Plus**SM is designed for distributors of various types of durable and non-durable domestic goods.

Eligibility

- **Wholesalers Pac Plus** risks will typically have up to \$15 million Total Insured Values (Building and Business Personal Property) at each location; up to \$25 million Total Insured Values per account; and up to \$15 million Total Annual Sales.
- Up to \$15 million in Total Annual Sales per account.
- Eligible operations are businesses specifically listed in the Classification section on page 76.
- Accounts with exposures exceeding any of the above eligibility requirements should be submitted to your commercial accounts representative.

General product features

- Simple, fast rating in **IENet**SM.
- Business Personal Property and General Liability coverage is required.
- **Wholesalers Pac Plus** is subject to premium audit.

Underwriting guidelines

- Three years in business is preferred.
- 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[®])
- Total receipts for the following types of services should not exceed 25 percent of total sales: assembly of products for customers; installation work; leasing; rentals; repackaging, re-labeling, assembly or alteration of products; repair work; and service work.
- The combustible material storage area may not exceed 25 percent of the total area. Combustible storage not only includes the product that is being sold, but also, and more commonly, the packaging material of the product, such as plastic wrap, cardboard boxes, wood crates, plastic or Styrofoam packaging material.
- Businesses must have adequate protective measures to detect

fires and thefts. Central station fire alarms are required.

- If protective devices are in place on the premises, the policy will be endorsed with the Protective Safeguards Endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device.
- 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.
- For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years. No aluminum wiring may be present.
- 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.
- Additional class, coverage and risk-specific underwriting criteria will apply. Consult the Underwriting Guidelines for **Wholesalers** on **Agent HQ**SM.

Consult your underwriter

- New ventures.
- Importers.
- Workers Compensation coverage availability.
- For local exceptions and restrictions.

Other lines to send us

- Umbrella
- Automobile

Consider OMNSM

- For monoline Property or General Liability coverage.
- When there is no existing **Wholesalers Pac Plus** classification that properly describes the operations, and the business satisfies all other underwriting guidelines.

WHOLESALEERS

Special coverages*

- Blanket Broad Form Vendors coverage is available.
- Brands and Labels coverage is provided for up to \$25,000.
- Business Personal Property Off Premises coverage is included within Business Personal Property limits for property (including stock) while temporarily away from described premises or at a fair, trade show or exhibition. Business Personal Property Off Premises also includes coverage for property (other than stock) while in transit.
- 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 percent of annual receipts and may be modified.
- Business Income and Extra Expense from Dependent Property coverage is included for up to \$10,000, when Business Income and Extra Expense coverage applies (higher limits are available).
- Electronic data processing equipment, data and media is included up to the Business Personal Property Limit, subject to a maximum of \$50,000 (higher limits are available). This coverage includes electronic vandalism for \$25,000. Enhanced perils include protection against loss by electric current, mechanical breakdown and power failure.
- Employee Dishonesty and Forgery or Alteration coverage are both included for up to \$25,000 (higher limits are available).
- Equipment Breakdown coverage is included. Diagnostic equipment, power generating equipment and production equipment are limited to \$100,000 for direct damage (higher limits available).
- Extended Business Income coverage is provided for up to 60 days when Business Income and Extra Expense coverage applies.
- Liability for Damage to Premises Rented to You is covered for up to \$300,000.
- Limited worldwide products liability coverage on an indemnity basis is available.
- Medical Payments coverage up to \$10,000 is available.
- Money and Securities are included within Business Personal Property. Theft of money and securities coverage is included up to \$25,000 with options to increase.
- Sales Representative's Samples coverage is included with limits up to \$25,000.
- Seasonal Increase coverage is included, which automatically increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.
- Selling Price Valuation on finished stock is available.
- Signs within 1,000 feet are included: within the Building limit when Building coverage is selected; or within the BPP limit when tenant is contractually obligated.
- Theft Damage to Rented Property coverage is included within Business Personal Property when the tenant is contractually obligated.
- Transportation Special Form is available to cover stock in transit. A \$500 deductible applies.

*Limits displayed are on a per-occurrence basis unless otherwise specified. "Occurrence" may apply differently based on the applicable form. Refer to individual coverage forms for specific coverage limitations.

The following is a sampling of products within each *Pac Plus* code. This is not an exhaustive list.

BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
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Durable A Goods – Low

Cameras, Equipment and Supplies	W02	5043
Communication Equipment, Except Household	W02	5065
Computers and Computer Peripheral Equipment and Software	W02	5045
Electrical Appliances, Household	W02	5064
Ophthalmic Goods	W02	5048
Resistors, Electronic	W02	5065

Durable A Goods – Medium

China	W03	5023
Dry-cleaning Plant and Laundry Equipment and Supplies	W03	5087
Home Furnishings	W03	5023
Luggage	W03	5099
Musical Instruments	W03	5099
Shoe Repair Materials	W03	5087
Signs, Except Electric	W03	5099

Durable A Goods – High

Analytical Instruments (Photometers, Spectrographs)	W04	5049
Architect, Drafting and Engineer, Equipment and Supplies	W04	5049
Laboratory Equipment, Except Medical or Dental	W04	5049
Refrigeration Equipment and Supplies	W04	5078



BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
Durable B Goods – Low		
Electrical Apparatus and Equipment, Wiring Supplies, and Construction Materials	W08	5063
Office Equipment	W08	5044
Durable B Goods – Medium		
Batteries	W09	5063
Circuit Breakers	W09	5063
Durable B Goods – High		
Air-Conditioning Equipment and Supplies	W10	5075
Automotive Supplies	W10	5013
Humidifiers and Dehumidifiers, Except Portable	W10	5075
Durable C Goods – Low		
Keys	W11	5072
Durable C Goods – Medium		
Cutlery	W12	5072
Fasteners	W12	5072
Hardware	W12	5072
Staples	W12	5072
Durable C Goods – High		
Brick, Stone, and Related Construction Materials	W13	5032
Plumbing and Heating Equipment and Supplies	W13	5074
Sporting and Recreational Goods and Supplies	W13	5072
Non-Durable A Goods – Low		
Bags, Boxes, Paper and Disposable Plastics	W05	5113
Books, Periodicals, and Newspapers	W05	5192
Pens and Pencils	W05	5112



BUSINESS DESCRIPTION	PAC PLUS CODE	SIC CODE
Non-Durable A Goods – Medium		
Artist Materials	W06	5199
Candles	W06	5199
Hair Accessories	W06	5131
Jewelry Boxes	W06	5199
Pet Supplies, Except Pet Food	W06	5199
Piece Goods, Notions, and Other Dry Goods	W06	5131
Non-Durable A Goods – High		
Footwear	W07	5139
Non-Durable B Goods – Low		
Beer and Ale	W14	5181
Confectionery	W14	5145
Dairy Products, Except Dried or Canned	W14	5143
Fresh Fruits and Vegetables	W14	5148
Non-Durable B Goods – Medium		
Groceries and Related Products	W15	5149
Poultry and Poultry Products	W15	5144
Non-Durable B Goods – High		
Men’s and Boy’s Clothing and Furnishings	W16	5136
Women’s, Children’s, and Infant’s Clothing and Accessories	W16	5137
Toys and Hobby Goods and Supplies	W16	5092
Manufacturers Representatives		
Business must not take possession of or title for goods sold	AA1	



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

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