



Working hard and being a business owner go hand in hand – you invest your time, money and effort toward keeping your property maintained, encouraging safety among your employees and providing your customers with quality goods and services. That’s why it’s so important to protect your business.

The Master Pac family of products from St. Paul Travelers Select Accounts is designed especially for the small to medium sized business, like your garage. Garage Pac allows you to get the coverages you need and the service you deserve at a price you can afford.

In addition to the automatic property and liability coverages we provide in our “core” Master Pac, our Garage Pac policy also provides:

- **Motor vehicle damage to leased buildings** covered up to \$25,000.
- **Employee tools and diagnostic equipment** covered as business personal property while on your premises.
- **Theft coverage for employee tools and equipment** covered up to \$500 per employee, \$2,500 per occurrence (higher limits may be available).
- **Money orders and counterfeit paper currency losses** covered up to your business personal property limit.
- **Employee dishonesty, forgery or alteration, and theft of money and securities** covered up to \$25,000 each (higher limits may be available).

And:

- If you include business income in your policy, your **telephone, fax or facsimile failure** are included, subject to a 24-hour deductible.

Optional coverages:

- **Garage keepers** direct primary or legal liability options are available.
- **Energy equipment** coverage.
- **Tools and equipment** coverage for portable tools.

Coverages

Building & Business Personal Property

Covers your building (including foundations) and business personal property (BPP) for replacement cost with no coinsurance.

This includes items such as:

- Off-premises coverage for your business personal property, including while in transit.
- Coverage for appurtenant buildings and structures for 10% of your building and BPP limit up to \$50,000 per occurrence.
- Money and securities, forgery or alteration, and employee dishonesty.
- Exterior glass when your building is insured.
- Signs, included up to your building or BPP limit, if within 1,000 feet of your premises.

Business Income

Reimburses you for actual loss of income due to a covered loss for up to 12 months, with no dollar limit.

General Liability

Covers you against claims resulting from your business operations with limits of up to \$1,000,000 per occurrence, \$2,000,000 aggregate.

Automatically includes:

- \$5,000 per person limit for medical payments.
- \$300,000 fire damage legal liability.

- Advertising injury and personal injury coverages, blanket contractual for oral or written contracts, broad form property damage, host liquor legal liability...all subject to the general liability limits.

Options

Master Pac provides broad property and liability coverages for your business, but you may want more. Add our Power Pac endorsement to increase the built-in limits and add coverages, or work with your agent to develop your own package of options. Whatever your choice, Master Pac has the flexibility to accommodate you and your business.

In addition, your insurance protection can be rounded out with our Commercial Automobile, Workers' Compensation and Umbrella policies.

Services

24 Hour Claim Reporting

If the need arises, you can call with your claim 24 hours a day, 7 days a week on the St. Paul Travelers toll-free Claim Services hotline number at 800.238.6225. Your claim will be handled promptly and professionally.

Billing Plans

Reduce paperwork and smooth out your cash flow by using one of St. Paul Travelers easy payment plans. All coverages and policies we write for your business are billed in one simple and convenient installment payment plan. Direct bill customer service 800.252.2268.