



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 family style restaurant. Restaurant Pac for family style restaurants 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 Restaurant Pac policy for family style restaurants also provides:

- **Food spoilage** covers losses to perishable stock for up to \$5,000 when the loss is due to a change in temperature or humidity resulting from mechanical breakdown and power outage (higher limits may be available).
- **Employee dishonesty, forgery or alteration** covered up to your business personal property limit or \$250,000, whichever is less.
- **Restaurant equipment** for permanently attached kitchen machinery and equipment is covered as building equipment and included in the building limit.

And:

- If you own a pizza restaurant, business income is extended to include telephone failure, the costs to recharge automatic cooking extinguishing systems due to accidental discharge, and contingent business income up to \$5,000 if you are located in a shopping center. A 24-hour deductible applies to telephone failure.

Optional coverage:

- **Eating establishment** provides additional coverage for food contamination, and extends civil authority, water damage coverage and outdoor property coverage.

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.

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