

Restaurant and Perishable Goods Premier coverage comparison

This document provides a handy comparison of the coverage features included in Travelers' **Power PacSM** Endorsement options for restaurants, retailers, manufacturers and wholesale distributors that have a perishable goods exposure. Restaurants have the option of purchasing our standard Eating Establishment Endorsement or our Restaurant and Perishable Goods Premier Endorsement. Other business types with a perishable goods exposure have the option of purchasing our standard **Power Pac** Endorsement or Restaurant and Perishable Goods Premier Endorsement.*

Coverage features	Master Pac SM (BOP) MP T1 02	Power Pac Endorsement MP T9 70	Restaurant and Perishable Goods Premier Endorsement MP T3 66
Key coverage highlights			
Accounts receivable (on-/off-premises)	\$25,000	\$100,000	Included in \$250,000 blanket limit
Excess debris removal	25%/\$25,000	No additional coverage	Included in \$250,000 blanket limit
Valuable papers (on/off premises)	\$25,000	No additional coverage	Included in \$250,000 blanket limit
BIEE at client or virtual office premises	Not covered	Not covered	\$25,000
Boil-water order	Not covered	Not covered	\$10,000
BPP at client or virtual office premises	Not covered	Not covered	\$25,000
Computer fraud/funds transfer fraud	Not covered	\$5,000	\$10,000 (limits to \$100,000 available)
Food contamination costs	Not covered	Not covered [†]	\$25,000 (limits to \$250,000 available)
Ordinance or law			
• Loss of value to undamaged portion of building (Coverage A)	Included in \$25,000 aggregate	No additional coverage	Included in building limit
• Cost to demolish undamaged portion of building (Coverage B)	Included in \$25,000 aggregate	No additional coverage	No additional coverage
• Increased cost to comply with regulations (Coverage C)	Included in \$25,000 aggregate	No additional coverage	No additional coverage
• Increased period of restoration	\$25,000	\$50,000	\$50,000
• Tenant's improvements and betterments	Not covered	Included in ordinance/law aggregate	Included in ordinance/law aggregate
Spoilage	Not covered (except restaurants and florists where \$5,000 is automatically included)	Not covered	\$10,000
Utility services – direct damage	Not covered	\$2,500 (excludes overhead transmission lines)	\$25,000 each premise/\$100,000 per occurrence ¹ (includes overhead transmission lines)
Utility services – time element	Not covered	\$2,500 (excludes overhead transmission lines)	\$50,000 each premise/\$100,000 per occurrence ² (includes overhead transmission lines)
Water or sewage backup and sump overflow (Direct and BIEE)	Not covered	Not covered [†]	\$50,000

Coverage features
Master Pac (BOP)
 MP T1 02

Power Pac
 Endorsement MP T9 70

Restaurant and Perishable Goods
 Premier Endorsement MP T3 66

Other coverage features			
Appurtenant buildings and structures	\$50,000 included in core policy form		
Arson and theft reward	\$5,000	No additional coverage	Increased by \$25,000
BIEE – civil authority – homicide or suicide	Not covered	Not covered ¹	BIEE extended for one week
BIEE – dependent property	\$10,000	\$25,000	\$50,000
BIEE – dependent property – worldwide	Not covered	Not covered	Included up to \$50,000
BIEE – extended business income	60 days	90 days	90 days
BIEE – property in transit	Not covered	Not covered	\$25,000
Brands and labels ^o	Not covered	\$25,000	Included in BPP
Claim data expense	\$5,000	\$10,000	\$25,000
Contract penalties	Not covered	Not covered	\$1,000
Deferred payments	Not covered	Not covered	\$25,000
EDP – computer equipment, data and media (in transit or off-premises)	\$25,000	\$50,000	\$75,000
EDP – electronic vandalism	\$25,000	\$50,000	\$50,000
EDP – worldwide coverage	Included in BPP (up to \$50,000) in core policy form		
Employee dishonesty	\$25,000 included in core policy form		
Fine arts	\$25,000 included in core policy form		
Forgery	\$25,000 included in core policy form		
Green buildings	5% up to \$25,000 included in core policy form		
• Green BPP alternatives – increased cost	30 days included in core policy form		
• Green building and BPP alternatives – increased period of restoration	5% up to \$25,000 included in core policy form		
• Reengineering and recertification expense			
Identity fraud expense	Not covered	\$15,000	\$15,000
Lease assessment additional coverage	Not covered	Not covered	\$2,500
Leasehold interest – undamaged improvements and betterments	Not covered	Not covered	Lesser of BPP limit or \$25,000
Limited building coverage – tenant obligation (required by lease)	Not covered	\$5,000	\$50,000
Lost key consequential loss	Not covered	\$500	\$2,500
Money and securities (inside/outside)	Up to BPP limit included in core policy form ³		
Newly acquired BIEE / # of days	\$250,000/90 days	\$500,000/90 days	\$500,000/180 days
Newly acquired BPP	\$250,000	\$500,000	\$500,000

Coverage features	Master Pac (BOP) MP T1 02	Power Pac Endorsement MP T9 70	Restaurant and Perishable Goods Premier Endorsement MP T3 66
Newly acquired building	\$500,000	No additional coverage	\$1,000,000
Non-owned detached trailers	\$5,000	No additional coverage	\$25,000
Outdoor signs (on-premises)	Included in building or BPP in core policy form		
Outdoor trees, shrubs, plants and lawns	\$3,000 each premise (includes wind as covered peril)	\$5,000 each premise (includes wind as covered peril)	\$5,000 each premise (includes wind as covered peril)
Personal effects	\$25,000 included in core policy form		
Personal property of others	Up to BPP limit included in core policy form		
Personal property off-premises ^o	Up to BPP limit included in core policy form (includes property in care of carriers for hire)		
Preservation of property	Up to 90 days included in core policy form		
Salesperson's samples	Not covered, except in CCC of salespersons at a fair, trade show or exhibition	Not covered, except in CCC of salespersons at a fair, trade show or exhibition	\$25,000
Theft limitation for jewelry, watches, gold, silver, platinum and other precious alloys or metals (<i>not used in the manufacturing process</i> ^o)	\$5,000 included in core policy form		
Theft limitation for patterns, dies, molds and forms ^o	\$2,500	No additional coverage	Up to BPP limit
Theft of client's property	Not covered	Not covered	\$10,000
Unauthorized business card use	Not covered	\$5,000	\$5,000
Undamaged parts of stock in process ^o	Not covered	Not covered	\$25,000
Approximate cost[†]	Not applicable	Starting at \$70/location	Starting at \$315/location

¹ For utility services – direct damage, limits of \$2,500 each premise/\$10,000 per occurrence apply in NY and TX.

² For utility services – time element, limits of \$2,500 each premise/\$10,000 per occurrence apply in NY and TX.

³ \$25,000 theft limitation may apply.

⁴ Flat charge per location – sliding scale for multiple locations.

^o Manufacturers or Wholesalers Amended Endorsements include coverage features not normally included in **Master Pac**:

- Brands and labels – \$25,000
- Personal property off-premises – coverage does not apply to stock while in transit
- Salesperson's samples – \$25,000
- Theft limitation for gold, silver, platinum and other precious alloys or metals (used in the manufacturing process) – \$25,000
- Theft limitations for patterns, dies, molds and forms – \$50,000
- Undamaged parts of stock in process – \$25,000

[†] Eating Establishment **Power Pac** Endorsement (available for restaurants only) includes the following coverages (not offered in our standard **Power Pac** endorsement):

- Food contamination – \$10,000
- Water or sewage backup – lesser of \$10,000 or 10% of building and BPP limit for direct water damage only (no sump coverage)
- BIEE – civil authority – homicide or suicide – BIEE extended for one week



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