

Protecting your business in the Age of Disruption



So far, so good. You've weathered bulls and bears, bubbles and busts, tech-driven turmoil, and rampaging regulations. Hurdle after hurdle, you've worked hard to get your business to a good place. Now, you want to make sure it stays there. But – and it's a big one – you see the world changing.

What's keeping you up at night?

You're seeing a new breed of challenges. We're seeing them too.



consider data breaches their #1 worry.¹

How would you recover if someone hacked into your business and compromised your client data – and how much would it cost?



say regulatory requirements are their biggest challenge.²

Complex regulations, compliance laws and record retention rules top everyone's list of miseries.



annual growth of robo-advisors.³

Robo-advisors, peer-to-peer advice and other DIY alternatives are dialing up the pressure – creating new and unsettling competition for financial professionals.

In the Age of Disruption, you need more than advice about the challenges ahead. You need a faithful defender of your business and your future. So talk to an insurer that understands the issues you face today, as well as the ones you'll be hearing about tomorrow.

Start here.

We offer real-world, field-tested, livelihood-protecting solutions. Every program for financial service firms starts with our core **Master Pac**SM Business Owner's Policy (BOP). It combines property insurance – to cover damage to buildings, contents and personal property – with liability insurance to protect you if someone sues. Or threatens to.

Master Pac protects what matters most.

- **Property.** Whether you own your building, lease your space or work from a home office, **Master Pac** can cover it – including buildings, furnishings, equipment, computers and personal belongings.
- **General Liability.** Covers damages paid in judgments or settlements, and legal defense costs if you are sued or held liable for accidental bodily injury or property damage.
- **Business Income and Extra Expense.** Covers lost revenue should your business be impacted by a fire or other covered loss. And the expenses you incur to get your business back up and running after a loss? Those can be covered too. Our Billable Hours option reimburses you for lost time if appointments have to be canceled or rescheduled.
- **Valuable Records.** If a covered loss damages or destroys records, we'll help you recover or replace them so you can restore your client relationships.
- **Employee Dishonesty.*** Covers theft of money or securities, whether by embezzlement, fraud, forgery or alteration. This is a valuable feature that many insurers don't automatically include in your standard BOP. We do.
- **Personal/Advertising Injury.** Includes protection against liability for publication of defamatory material or copyright infringement in your advertisement.
- **Hired and Non-owned Auto Liability Endorsement.** Provides liability protection to you for damages caused by an accident with an auto you rent or by a personal auto you don't own that's used in your business.

*Not available for Title Agencies.

The Age of Disruption isn't easy, but it's manageable.
So take a deep breath. Control what you can.
And buy insurance for everything else.



 **Add just what you need.**

Cyber Liability/Data Breach. The very nature of your business makes you a vulnerable target for those with malicious intent, such as an opportunistic hacker or other cyber criminals. We can help with the consequences and the cleanup.

When personal data is compromised, **CyberFirst Essentials® – Small Business** helps defend against failure to prevent unauthorized access to, or use of, customer identity information. That means we'll help cover court-awarded judgments and out-of-pocket costs, such as consulting and forensics to identify and resolve the cause of the breach, customer notification (often mandatory), credit monitoring, and public relations to help restore your reputation and keep you in business.

Power PacSM and Professional Services Premier. Customized with you in mind, these specialty endorsements supersize your **Master Pac** policy, offering best-in-class coverage features and higher limits, so you can choose the level of protection you need (for example, up to \$350,000 limit for accounts receivable and valuable papers; computers, data and media are covered, up to the Business Personal Property limit).

 **Talk it over with Travelers.**

When you choose Travelers, you get protection and expertise that's hard to beat.

Financial Strength. With total assets exceeding \$102 billion, more than 30,000 employees and an A++ rating from A.M. Best,* Travelers has endured the test of time. We'll be here when you need us – you can count on that.

*A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another ratings pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are as of July 22, 2016, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.

 **Cover all the bases.**

Workers Compensation. If you have paid employees, even temps or seasonal staff, you may be required to purchase workers compensation coverage. As the #1 provider of workers compensation in the U.S.,⁴ we can help.

Commercial Auto. Broad property and liability protection for vehicles registered to your business.

Umbrella. Give your business a booster shot – with up to \$25 million in additional liability coverage for catastrophic losses that exceed the limits of your general liability, auto liability or employer's liability coverage.

Professional Liability.** As a financial services professional, you are committed to the accuracy and integrity of your work. However, the potential for mistakes is real. Professional liability coverage offers protection for losses resulting from negligent acts, errors or omissions related to the services you provide.

**Coverage provided by the Bond & Specialty Insurance business unit of Travelers.

Confidence. We know a thing or two about financial services. Yes, we insure some of the nation's largest financial institutions, but we're also pros when it comes to small business. In fact, close to one million small business owners already have a Travelers policy. So, rest assured, you'll be in excellent company.

Value. Value starts with superior coverage at an affordable price, and we provide that. But it also includes additional benefits, such as flexible payment options, exclusive access to a proprietary Risk Management portal and industry-leading claim service.

¹2015 Travelers Business Risk Index, ²Deloitte University Press, Global Risk Management Survey, ³A.T. Kearney 2015 Robo-Advisory Services Study, ⁴SNL Financial



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