TRAVELERS

Power Pac℠ and *Power Pac Premier*℠ coverage comparison

Provided below is a comparison of the coverage features included in Travelers ***Power Pac*** endorsement options. ***Power Pac*** or ***Power Pac Premier*** can be added to a Travelers BOP 2.0 business owner's policy for most classes of business.[1] Some classes also have the option of purchasing class-specific enhancement endorsements that offer additional coverage features and higher coverage limits.

Coverage features	*Travelers Property Coverage* **TP T1 00**	*Power Pac* **TP T9 70**	*Power Pac Premier* **TP T3 63**
Key coverage highlights			
Accounts receivable: on-premises off-premises	 $25,000 $25,000	 Increased by $100,000 Increased by $100,000	 Included in blanket limit Included in blanket limit
Covered leasehold interest – Undamaged Improvements and	Not covered	Not covered	Included in blanket limit
Electronic data processing data and media (in transit or off-premises)	$10,000	Increased by $40,000 Worldwide[2]	Included in blanket limit Worldwide[2]
Electronic data processing data and media (each described premises)	$10,000	Increased by $40,000	Included in blanket limit
Electronic data processing data and media (duplicates stored at a separate premises)	$10,000	Increased by $15,000	Included in blanket limit
Excess debris removal	25%/$25,000	No additional coverage	Included in blanket limit
Leasehold interest – bonus payments, prepaid rent, sublease profit, tenants' lease interest	Not covered	Not covered	Included in blanket limit
Non-owned detached trailers	$5,000	No additional coverage	Included in blanket limit
Spoilage	Not covered	Not covered	Included in blanket limit
Valuable papers and records – cost of research: on-premises off-premises	 $25,000 $25,000	 No additional coverage No additional coverage	 Included in blanket limit Included in blanket limit

Coverage features	*Travelers Property Coverage* **TP T1 00**	*Power Pac* **TP T9 70**	*Power Pac Premier* **TP T3 63**
Other coverage features			
Appurtenant buildings and structures	$50,000	No additional coverage	No additional coverage
BPP at client or virtual office	Not covered	Not covered	$25,000
Brands or labels	Not covered	Included in BPP	Included in BPP
Claim data expense – direct	$2,500	Increased by $2,500	Increased by $22,500
Computer fraud/funds transfer fraud	Not covered	$5,000 (Computer Fraud only)	$10,000 (limits to $100,000 available)
Contract penalty clause	Not covered	$1,000 annual aggregate	$25,000 annual aggregate
Deferred payments	Not covered	Not covered	$25,000
Electronic data processing equipment (each described premises)	Included in BPP limit	No additional coverage	No additional coverage
Electronic vandalism limitation	$10,000 annual aggregate	No additional coverage	No additional coverage
Expediting expenses	$2,500	Increased by $22,500	Increased by $22,500
Fine arts	$10,000	Increased by $15,000	Increased by $40,000
Fire department service charge	$25,000	No additional coverage	Increased by $25,000
Fire protective equipment discharge	$10,000	No additional coverage	Increased by $40,000
Green coverages: • Green Building alternatives – increased cost • Green BPP alternatives – increased cost • Green Building Reengineering and recertification expense	 5% up to $25,000 5% up to $25,000 5% up to $25,000	 Increased by $25,000 Increased by $25,000 No additional coverage	 Increased by $25,000 Increased by $25,000 No additional coverage
Identity fraud expense	Not covered	$15,000 annual aggregate	$15,000 annual aggregate
Limited Coverage Fungus, Wet Rot or Dry Rot	$15,000 annual aggregate	No additional coverage	No additional coverage
Lease assessment	Not covered	Not covered	$2,500
Limited building coverage – tenant obligation	Not covered	$10,000	$50,000
Lost key consequential loss	Not covered	$500	$25,000
Newly acquired – Business Personal Property	$250,000	Increased by $250,000	Increased by $750,000
Newly acquired - building	$500,000	Increased by $500,000	Increased by $1,500,000
Ordinance or law: • Loss to undamaged portion of building (Coverage A) • Demolition Cost (Coverage B) • Increased cost of construction (Coverage C) • Tenant's improvements and betterments	 Included in $25,000 aggregate Included in $25,000 aggregate Included in $25,000 aggregate Not covered	 No additional coverage No additional coverage No additional coverage Included in ordinance/law aggregate	 Included in building limit Limit varies based on blanket limit selected Limit varies based on blanket limit selected Included in ordinance/law aggregate

Coverage features	*Travelers Property Coverage* **TP T1 00**	*Power Pac* **TP T9 70**	*Power Pac Premier* **TP T3 63**
Outdoor Property - trees, shrubs, plants and lawns	$10,000 / $1,000 maximum per tree, shrub or plant (named perils)	Increased by $15,000 / $1,000 maximum per tree, shrub or plant (named perils)	Increased by $40,000 / $5,000 maximum per tree, shrub or plant (named perils)
Personal effects	$10,000	Increased by $15,000	Increased by $15,000
Personal property in transit outside coverage territory	Not covered	Not covered	$5,000 annual aggregate
Preservation of property	Covered up to applicable Limit of Insurance for direct physical loss or damage; moving expenses covered up to $100,000 / Up to 90 days	No additional coverage	No additional coverage
Property in transit (Covered property in transit)	$10,000	Increased by $15,000 Worldwide[2]	Increased by $40,000 Worldwide[2]
Property off premises (Temp away from described premises at any fair, trade show, exhibition or installation premises)	$25,000	Increased by $25,000 EDP Equipment coverage territory – Worldwide included	Increased by $25,000 EDP Equipment coverage territory – Worldwide included
Reward	25%/$10,000	No additional coverage	Increased by $25,000
Sales representative's samples	Not covered, except in CCC of salespersons at a fair, trade show or exhibition	No additional coverage	$25,000
Signs (on-premises)	Included in building or BPP limit	No additional coverage	No additional coverage
Theft limitation for jewelry, watches, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals	$5,000	No additional coverage	No additional coverage
Theft limitation for patterns, dies, molds and forms	$2,500	No additional coverage	No additional coverage
Unauthorized business card use	Not covered	$5,000	$5,000
Undamaged parts of stock in process	Not covered	Not covered	$25,000
Utility services – direct damage	Not covered	$10,000 (Excludes overhead transmission lines)	$25,000 each premise/$100,000 per occurrence[3] (Includes overhead transmission lines)
Water or sewage backup and sump overflow (Direct and BIEE)	Not covered	Not covered	$25,000

Other coverage features – applicable if Business Income (And Extra Expense) TP T1 01 is included			
Coverage features	***Travelers Business Income (And Extra Expense)*** **TP T1 01**	***Power Pac*** **TP T9 70**	***Power Pac Premier*** **TP T3 63**
Alterations and new buildings	Included	No additional coverage	No additional coverage
BIEE at client or virtual office premises	Not covered	Not covered	$25,000 / 24 hour waiting period
BIEE – civil authority – homicide or suicide	Not covered	Not covered	BIEE extended for one week
BIEE – civil authority	30 consecutive days / 72 hour waiting period	No additional coverage	No additional coverage
BIEE – dependent property	$10,000 / 24 hour waiting period	Increased by $15,000 / 24 hour waiting period	$100,000 / 24 hour waiting period
BIEE – dependent property – worldwide	Not covered, unless purchased	No additional coverage	Included up to $100,000
BIEE – extended business income	60 consecutive days	Increased by 30 consecutive days	Increased by 30 consecutive days
BIEE – property in transit	Not covered	Not covered	$25,000 / 24 hour waiting period
Claim data expense – time element	$2,500	Increased by $2,500	Increased by $22,500
Fungus, wet rot or dry rot – amended period of restoration	30 days	No additional coverage	No additional coverage
Green Building and BPP alternatives – increased period of restoration	30 days	No additional coverage	No additional coverage
Interruption of computer operations	$25,000	No additional coverage	No additional coverage
Newly acquired - BIEE / number of days	$250,000/90 days	Increased by $250,000	Increased by $250,000/ Increased by 90 days
Ordinance or Law - Increased period of restoration	Not covered	$50,000	$50,000
Utility services – time element	Not covered	$10,000 / 24 hour waiting period (Excludes overhead transmission lines)	$25,000 each premise/$100,000 per occurrence[3] / 48 hour waiting period (Includes overhead transmission lines)

[1] ***Power Pac Premier*** is not available for establishments that have a perishable goods exposure (restaurants, florists, food stores, food manufacturers and food wholesalers).

[2] Includes EDP Equipment, Data and Media.

[3] For Utility Services – Direct and Time Elements, Limits of $2,500 each premise/$10,000 per occurrence apply in NY and TX.

TRAVELERS

travelers.com

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

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

© 2023 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. Rev July 2023