

Professional Risks

Office Insurance for
Professional Clients

As an established professional indemnity insurer for hundreds of professional risk clients, Travelers are proud to complement those insurances with our Office package and risk management services.

We understand our clients activities, their procedures and expectations and they can be sure of our commitment to view each risk individually, providing a comprehensive package and flexible approach to meet their needs and requirements.

Key Selling Points

- New Business Discount of 10% on Office premiums for our Professional Indemnity policyholders
- Disaster Recovery assistance to all clients in the event of severe damage to insured premises from defined perils
- Loyalty Agreements with fixed rates and potential premium rebates to reward superior risks
- In-house claims service with real time management information on claims data via secure area of our website
- Non-conventional and bespoke covers for large or complex risks
- Substantial limits available
- Consistently high credit ratings for our financial strength and ability to meet claims
- Premium instalment facilities with options on repayment periods
- Global underwriting capabilities in over 90 countries
- Extensive knowledge of the Professional Risks and Financial Institutions market to ensure our Office package complements these risks



Risk Management Services

We employ specialist risk managers who can advise clients on new and emerging risks facing their particular business activities.

- Human resources - avoiding repetitive strain injury, manual handling procedures, VDU operation and creating an ergonomic environment
- Security - physical and electronic protection, guarding and cash handling
- Fire prevention and protection measures
- Business Contingency Planning
- Workplace Stress

Target Trades

- Solicitors
- Surveyors
- Accountants
- Financial Institutions
- Insurance Companies
- Insurance Brokers
- Consultancy Agents

plus many other professionals from sole practitioners to multi national corporations

**Exceptional cover
and claims service
for your office**

Key Policy Sections

Property Damage

Money and Personal Accident (Assault)

Business Interruption

Computer All Risks

Network Security & Cybermedia

Liability

Employers Liability

Public Liability

Fidelity Guarantee

Office Recovery

This is provided as standard to our clients providing that Property Damage and Business Interruption insurance is included. It can be a key step to the implementation of the clients business continuity plans in order to minimise the impact that a severe loss at the business premises might have on the their operations.

The facility provides

- Emergency office accommodation for up to 6* people in one of over 500 office locations around mainland UK as close as possible to the existing premises complete with furniture, meeting rooms and reception facilities
- An Event Manager who will attend the relocation and oversee service delivery on site
- 6 PC networks installed and configured
- Reinstatement of the email domain
- Internet connectivity
- Redirection of phone calls to the standby location

All within 2 working days

* A provision to provide a facility for 12 operational desks can be arranged on request.

Contact your regional underwriting centre for more information or email: officeenquiries@travelers.com

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Corporate Profile

Travelers UK, is the UK-based business of The Travelers Companies, Inc, based in London and Redhill, Surrey with offices in Manchester, Birmingham, Leeds, Glasgow and Dublin providing a range of property and casualty insurance products that are distributed primarily by brokers to a range of industries and professions. For further information visit www.travelers.co.uk.

The Travelers Companies, Inc. is a leading property casualty insurer selling primarily through independent agents and brokers. The company's diverse business lines offer its global customers a wide range of coverage in the auto, home and business settings. A component of the Dow Jones Industrial Average, Travelers has more than 30,000 employees and generated revenues of approximately \$25 billion in 2009. For more information, visit www.travelers.com

Travelers Insurance Company Limited
Exchequer Court, 33 St Mary Axe, London EC3A 8AG

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Registered office: Exchequer Court, 33 St. Mary Axe, London EC3A 8AG
Registered in England 1034343

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TRV0044 06/10