



PRODUCT INFORMATION

Healthcare

At Travelers, we understand the wide and varied exposures faced by the health and care industries and have a bespoke product to protect customers against a range of exposures.

Who is our Healthcare insurance for?

Facilities providing care, advice or treatment such as hospitals, clinics, care homes and other healthcare organisations including:

- Learning difficulty care homes
- Mental health care homes
- Care homes for the physically disabled
- Private hospitals
- NHS Foundation Trust hospitals
- NHS income-generating activities
- Clinics and other treatment centres
- Drug and alcohol rehabilitation units
- Scanning and diagnostic centres
- Hospices
- Nursing agencies
- Schools and colleges for the disabled
- Domiciliary care
- Ex-servicemen's homes and rehabilitation units
- Medical schools
- Sports science facilities
- Charities providing health or social care
- Veterinary surgeries

Industry focused underwriting expertise

Our Industry focused expertise gives us a better understanding of the market and the risks customers face on a daily basis. We apply this specialist knowledge to:

- Underwrite risks individually
- Consider and suggest bespoke tailored cover
- Reward quality risk features with rate discounts
- Assist with agreed risk improvements (for larger clients under a loyalty agreement)

Industry focused risk control services

Our team of risk control professionals have the knowledge, experience and technical ability to help identify and reduce exposures that could result in injury or damage.

In-house claims service

At Travelers, we recognise the importance of effectively managing claims costs to help the long term success of a business. Our highly skilled and knowledgeable claims specialists understand the types of losses that can occur and strive to provide a fast, efficient and sympathetic response.

We offer:

- 24 hour emergency helpline for property claims
- Ability to report claims 24 hours a day, 365 days a year via electronic claims forms located on our website
- Rehabilitation programme to improve return to work and reduce absenteeism
- For eligible larger policyholders, a full claims handling service for claims falling within deductibles and aggregates

Advantages of choosing Travelers for your clients

- Industry tailored coverage and expertise
- Financial strength
- Loyalty agreements available*
- Instalment facilities*

**Subject to certain criteria*

What our Healthcare policy covers

- ✓ Main Policy Sections
- ✓ Property Damage
- ✓ Goods in Transit
- ✓ Money & Personal Accident (Assault)
- ✓ Business Interruption
- ✓ Computer All Risks
- ✓ Employers Liability
- ✓ Public & Products Liability including abuse
- ✓ Healthcare Treatment Extension available for selected risks

The minimum premium £10,000 per annum

About Travelers

We are an insurance company that cares. Travelers takes on the risk and provides the coverage you need to protect the things that are important to you – your home, your car, your valuables and your business – so you don't have to worry. We have been around for more than 160 years and have earned a reputation as one of the best property casualty insurers in the industry because we take care of our customers. Our expertise and focus on innovation have made us a leader in personal, business and specialty insurance and the only property casualty company in the Dow Jones Industrial Average. Every day, our approximately 30,000 employees and 13,500 independent agents and brokers in the United States, Canada, the United Kingdom, Ireland and Brazil help provide peace of mind to our customers.

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