



## Pro-Medica

### PRODUCT INFORMATION

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 Pro-Medica 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
- Operational phase of PFI 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

#### What our Pro-Medica policy covers

We can offer covers that include:

- 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

**Minimum premium £2,500 per annum**

#### Advantages of choosing Travelers for your clients

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

*\* Subject to certain criteria*

#### About Travelers

The Travelers Companies, Inc. is a leading provider of property liability insurance for motor, home and business. Travelers has more than 30,000 employees and operations in the United States, Canada, UK and Ireland, and through a joint venture in Brazil, under the brand JMalucelli Seguros. The group generated revenues of approximately USD\$26 billion in 2012.

Our Europe based operations offer our customers a wide range of coverage through Travelers Insurance Company Limited; Travelers Syndicate Management Limited (Syndicate 5000), which trades on the Lloyd's market; and Travelers Underwriting Agency Limited.

#### travelers.co.uk

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