

**PRODUCT INFORMATION**

## Accident and Health Insurance

Accident & Health Insurance can be purchased by Individuals, affinity groups or Corporate entities to provide cover against Accidental Death, Permanent/Temporary Disablement or medical expenses, in order to protect loss of earnings, incurred costs or to protect a Company's balance sheet. Coverage can be triggered by an accident or an illness.

### A complete insurance solution

Travelers can offer a range of benefits under a policy which may be adapted to meet specific requirements. Typically, our policy covers you in the event of:

- accidental death
- permanent or temporary total disablement through an accident or sickness
- dismemberment
- emergency medical expenses
- emergency evacuation and repatriation

### About Travelers Syndicate Management Limited

Through the internationally renowned platform of the Lloyd's insurance market, Travelers' Syndicate 5000 underwrites a number of specialist business classes to meet the varied demands of our brokers and their clients.

We offer clients flexible, specialist and responsive underwriting. Also, a tight commercial focus and proven expertise in our specialist fields enables us to provide superior underwriting and support services in six main selected strategic markets:

- Aviation and space
- Global property
- Marine
- Power and utilities
- Accident and special risks
- Financial institutions

Syndicate 5000 itself operates within the Lloyd's overall rating of Standard & Poor's 'A+' (strong) and A. M. Best 'A' (excellent).

The Travelers group is rated 'AA-' (strong) by Standard & Poor's and 'A+' (excellent) by A. M. Best for its financial strength and ability to pay claims.

### Who is our Accident and Health Insurance for?

- Employer Groups
- Individuals
- Credit Card Holders
- Business Travellers
- Ship's Crews
- Amateur and professional sports people/teams
- Entertainers
- Contractors working abroad in hostile locations

Our policies are available to Companies, families, affinity groups and can be purchased on either a stand alone basis or as an integral part of an insurance package. Using the Lloyds license we are able to provide coverage for many territories around the world on a primary insurance basis or facultative reinsurance basis. With the correct chosen partners Travelers can delegate authority to Brokers and coverholders.

### Line size:

- Up to USD 7,500,000 any one person
- Up to USD 25,000,000 any one event

## About Travelers

The Travelers Companies, Inc. is a leading provider of property liability insurance for motor, home and business. The group 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 J. Malucelli Participações em Seguros e Resseguros S.A.

The group has total assets of approximately \$105 billion, shareholders' equity of \$25 billion and total revenue of \$26 billion, as of December 31, 2013.

Our European based operations offer our customers a wide range of coverage through Travelers Insurance Company Limited, Travelers Syndicate Management Limited (Syndicate 5000 at Lloyd's), and Travelers Underwriting Agency Limited.

## About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks.

Today over 91 syndicates operate in Lloyd's, each with its own specialities and areas of expertise. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 200 countries around the world. Lloyd's insures over 90% of both FTSE 100 and Dow Jones Industrial Average companies. Lloyd's capital base is diverse and today 85% of Lloyd's capital comes from corporate bodies – primarily the international insurance industry.

Visit [www.lloyds.com](http://www.lloyds.com) for further information.

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## Contact your local Travelers representative to find out more or visit [travelers.co.uk](http://travelers.co.uk)

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Insurance coverage is governed by the actual terms and conditions of insurance as set out in the policy documentation and not by any of the information in this document. Travelers operates through several underwriting entities through the UK and across Europe. Please consult your policy documentation or visit the websites below for full information.