



## PRODUCT INFORMATION

# Insurance and risk management for offices

Travelers has been providing insurance and risk management solutions for office customers for many years which has helped us to develop a deep understanding of our customers' needs.

Building upon our expertise, Travelers is able to offer an enhanced and compelling combination of innovative covers, claims handling and risk management support.

### Who is our Office product for?

Travelers Office product is designed for a wide range of professional and other office-based clients including:

- Accountants
- Architects
- Banking and Finance
- Estate Agents
- Secretarial Services
- Solicitors/Legal Services

### Features of cover:

#### Property damage and business interruption:

- Non-violent and forcible theft
- Computer and machinery breakdown
- Flexible approach to business interruption including flexible loss limits – putting the client more in control of how to utilise the limit following a loss
- Crisis management expenses
- Bespoke cover for solicitors including:
  - I. Valuables in trust
  - II. Irreplaceable and essential documents

#### Criminal protection response:

- Reimbursement of ransom payments following:
  - I. Cyber extortion
  - II. Express kidnap
- Loss of ransom monies in transit
- Response consultants' fees following:
  - I. Cyber extortion
  - II. Disappearance
  - III. Hostage crisis
  - IV. Threat (*no ransom demand*)

#### Employers' Liability:

- Pre-claim rehabilitation expenses

### Our warranty and condition precedent free Office product includes:

- ✓ Property damage
- ✓ Business interruption
- ✓ Computer breakdown
- ✓ Employers' liability
- ✓ Public liability
- ✓ Terrorism
- ✓ Criminal protection response
- ✓ Legal expenses

**The minimum premium is £5,000 per annum.**

## Travelers service proposition:

### Risk control:

Risk Control provides risk expertise to help manage the risks to the insured's business, either on-site, on-line or on-demand.

- On-site
  - I. on-site consulting including advice and guidance on property protection, health and safety and business continuity
  - II. attendance at our Safety Academy risk management training courses
- On-line – instant access to risk management guidance, including office ergonomics and business continuity planning
- On-demand – remote consulting using screen share technology, ensuring timely delivery of risk expertise by appropriate specialists to provide solutions to specific problems

### Claims:

- Settlement cheques issued within 48 hours of receiving relevant documentation
- Nominated claims handlers to ensure consistency
- Response to all correspondence within 5 days

### First Recovery – Office recovery support\*:

- Emergency office accommodation and PCs for up to 12 people
- Event manager to oversee service delivery
- Email domain reinstated and internet connectivity
- Redirection of phone calls to the standby location

\*Office recovery support is provided by First Recovery. The services offered by First Recovery are being provided directly to the policyholder by First Recovery without any supervision from Travelers. Accordingly, Travelers does not make any warranties, guarantees or representations with respect to such services or any failure to provide the same and Travelers shall have no liability for acts, errors or omissions of First Recovery or otherwise for damages from the use of, or inability to use any such services.

### Other specialist Travelers covers available in conjunction with the Office policy:

- ✓ Professional indemnity
- ✓ Directors and officers
- ✓ Kidnap and ransom
- ✓ Commercial crime
- ✓ Event cancellation
- ✓ Global property terrorism
- ✓ Cyber Risk Insurance

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

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