



COVER FOR LEGAL FIRMS

The expertise you need in a changing legal landscape

The legal profession is going through considerable disruptive change. Technology advances, regulatory shifts and revised working structures are bringing fresh opportunities, but also new risks.

It's therefore important to have an insurance partner that understands the legal sector – and has the knowledge, practical experience and international scope to support firms through these changes.

Travelers' services are shaped around insuring the requirements and ambitions of today's law firms. Our enlightened approach to risk and enhanced level of claims management assistance will help you to thrive and continue to do what you do best whatever the future holds.

About Travelers



Proven

Travelers provides a broad range of property, liability and professional indemnity insurance and risk solutions for the private, public and institutional sectors. We are particularly known for our claims expertise, our expert underwriting, and our fast, fair and effective approach to claims handling.



AA rated

Standard & Poor's has given Travelers an AA rating, a testament to our financial strength to pay out large claims. Travelers is also one of only 30 select companies that comprise the Dow Jones Industrial Average.



Experienced

Through strategic alliances with leading insurers in over 125 countries, we protect the global operations of our insureds. With underwriters in six UK offices, we offer the assurance of local-market compliance matched with UK-based claims handling and risk management support.

The UK market leader – and an insurance world leader

We protect the reputations of 18% of all UK law firms,¹ making us the UK's leading legal sector insurer, and work with half of the top 50 UK practices. As well as professional claim handlers, our in-house team employs over 20 qualified lawyers with professional negligence claim handling experience across multiple jurisdictions and practice areas.

The company is part of The Travelers Companies, Inc. group – the third largest commercial property casualty insurer in the US. We are also a global top five insurer for cyber insurance, while the Travelers Syndicate 5000 is a leader at Lloyd's. Standard & Poor's has rated Travelers AA – a testament to our financial strength to pay out large claims. Through strategic alliances with leading insurers in over 125 countries, we can protect the global operations and ambitions of our customers.

Insurance Cover

Travelers has a comprehensive list of cover options to protect your reputation, your people and your facilities; any issue in fact, that may affect a law firm.

- ✓ Professional Indemnity
- ✓ CyberRisk
- ✓ Property
- ✓ Business Interruption
- ✓ Public Liability
- ✓ Crime
- ✓ Directors & Officers
- ✓ Employers' Liability
- ✓ Employment Practices Liability
- ✓ Pension Trustees Liability
- ✓ Personal Accident & Travel
- ✓ Kidnap & Ransom (K&R)
- ✓ Terrorism
- ✓ Fine Art & Specie

For our larger clients, with multiple offices, international exposures and complex risk profiles, we offer a more tailored service. This could involve bespoke policy wordings, nominated adjusters or solicitors on claims, regular analysis and reviews, plus other benefits.

¹ Law Society Annual Survey, 2017

Your Reputation

In legal services, perhaps more than any other field, your brand is only as strong as the advice you give to your clients. That's why we have designed our comprehensive cover to manage the commercial risk and professional reputations of legal firms, large and small, and the reputations of the individual partners and other lawyers within them. For those companies with overseas operations we also provide international insurance placement with UK-based claim handling support.

We are one of the UK's leading solicitors' professional indemnity insurers. Our expert team includes the collective wisdom of qualified lawyers with experience in many areas of practice who understand the challenges involved. That's why we believe we're best placed to help manage commercial risk and professional reputations in an increasingly litigious environment.

Your People

When it comes to people, we ensure you are fully protected at all times. That's why we offer:

- **Flexible working cover**, including lost or stolen laptops, information breaches and the spread of malware between personal and professional devices.
- **Personal accident and travel insurance**, including accident cover for any lawyer or employee in the workplace.
- **Kidnap & Ransom (K&R)**, important when travelling to certain countries; we are one of the most experienced insurers in this area.
- **Liability insurance, because injuries and illness are some of the biggest** overall risks. We also have a team of Travelers nurses partnering with claim professionals to provide insights into injuries and their causes, plus future treatment requirements.

Your Property

However complex the claim, we can make sure that it's 'business as usual'.

- **Office recovery support** – temporary office accommodation, phone call redirection, reinstated email domain and internet.²
- **Irreplaceable and Essential Documents** – compensation for the cost of a legal indemnity policy after damage to property transactions or documents.
- **Terrorism** – cover for any damage to property resulting from terrorism or political violence.
- **Billable hours** – to ensure you don't lose out from business interruption.

Risk management

Our experience has given us numerous years of data covering many hundreds of UK law firms. This information gives us real insight into the kind of situations most likely to lead to claims, for example failures in the provision of professional services, damage to buildings and equipment or injuries, and ill health to your people and customers. By sharing our expertise we can show you how to holistically manage and limit your risk level.

- **Online**, via instant access to risk management guidance, including office ergonomics and business continuity planning.
- **On-site**, with guidance on property protection, health & safety and business continuity. We also offer Safety Academy risk management training courses.
- **On-demand**, connecting to support specialists for solutions to specific problems.

Claims management

All our claims are handled by experienced claim professionals, many of whom are qualified legal experts. Whether it's helping risk managers assess loss exposures or managing claim/trend reviews, our claim professionals deliver a superior service that helps our insureds achieve optimal claim outcomes. From initial notification to final settlement, you will be dealing with a small dedicated team. It means we know our clients better and are fully engaged with their situations.

Where required, our claim professionals can call on global resources, including engineers, electronic discovery experts, forensic scientists and technicians with the background and experience to investigate virtually any loss scenario. In addition, we can call on a vast repository of technical information gathered during thousands of claim investigations.

Combined Package insurance

This is a comprehensive, easily managed package that includes a wide range of covers and benefits specifically targeted to the needs of the legal sector. It can also be tailored to feature certain other insurance options.

- **Unlimited maximum indemnity period***
- **Billable hours coverage**
- **Criminal Protection Response***
- **Conveyancing***
- **Probate, Trustee and Guardian***
- **Irreplaceable and Essential Documents**
- **Office Recovery support for the legal sector²**

* Optional

² Office recovery support is provided by First Recovery – Terms & Conditions apply.

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