

**PRODUCT INFORMATION**

Insurance and risk management for the public sector

Travelers has been providing specialist insurance and risk management solutions to the public sector in the UK for over 25 years, insuring many of the UK's local authorities, police and fire authorities..

We understand that managing risk, whilst delivering positive outcomes to the community remains a challenge for public sector organisations. That is why we provide bespoke insurance and risk control solutions, so that public service providers can focus on doing what they do best; encouraging a safe and positive environment for their community.

Our powerful combination of experience, longevity and insight, means that we understand the very unique challenges faced by those offering public services. By understanding topical issues around employee safety, driver management and other emerging risks, our dedicated team of underwriters and risk control professionals can provide the right insurance solutions to help reduce exposures to losses and claims.

Above all, we recognise that the true measure of an insurance company comes when the unforeseen events and incidents happen. Our collaborative approach means that we stand with our customers during every step of the claims process, from assessing the incident, getting them back to business and most importantly, minimising the

impact to the important services that they deliver every day.

Material Damage

Protection against 'All Risks' or fire and selected perils for property owned or managed by the organisation – including general property, housing stock, schools and commercial property.

Business interruption

Cover for reduction in gross revenue and/or additional cost of working suffered in consequence of material damage.

Employers' liability

Covering the authority's legal liability to employees for death, injury or disease arising out of their employment.

Public liability

Legal liability insurance cover for third party injury or property damage including many additional benefits such as libel and slander cover as standard.

Computer

Specially designed cover for computer equipment and records. Specified all risks Wide cover for high value, portable items.

Money

Cover for loss of money and personal injury arising from robbery or assault.

Professional indemnity

Protection against claims for damages brought against the local authority arising from dishonesty or breach of professional duty.

Officials indemnity

Protection for employees against liabilities incurred as a result of breaches of duty, trust or authority arising out of their responsibilities as local authority officials.

Motor

Cover for motor vehicles under the authority's control including owned, hired and leased cars, commercial vehicles and motorised plant/tools of trade.

Fidelity guarantee

Protection against loss of money or property through theft or fraud by employees.

Contact your local Travelers representative to find out more or visit travelers.co.uk

Our public sector insurance offering includes a fully integrated risk management service to assist our clients in ensuring the safety of those who live, work or study within their boundaries. This may include the general public, tourists, employees and anyone else who uses local amenities or visits local authority premises.

Our specialist Risk Control Consultants are available to undertake objective and independent risk reviews across the wide spectrum of risk exposures including liability, property security and motor fleet management.

Our Risk Control Consultants have a broad range of professional and academic qualifications and provide ongoing, practical support including:

- Individual departmental risk management reviews to assess and evaluate existing risk identification, assessment and control procedures (e.g. Leisure facilities, Housing, Parks & Open Spaces, Schools and Vehicle Workshops)
- Appraisal of the risk management strategy and advice on achieving compliance with corporate governance (risk management and internal control) requirements
- Risk awareness training and workshops to support existing risk management strategies

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.