



PRODUCT INFORMATION

Education

Intelligent underwriting

At Travelers we have worked with educational establishments and their brokers since 1991 to design insurance and risk management services to meet the unique requirements for the diversity of risks inherent in colleges and schools.

We are one of the UK's leading writers of property-casualty insurance in this sector, with a reputation for intelligent underwriting and superior service.

Our comprehensive insurance programmes reflect the years of experience and research we've put into understanding the needs of colleges and schools and, as a result, we offer customised coverage that's flexible, competitive and designed to reward well-managed risks.

Risk management services

Our insurance programmes include a fully integrated risk management service to assist our clients in ensuring the safety of those who teach or study at the institution as well as visitors and other employees.

Specialist risk managers are available to undertake objective and independent risk reviews across a wide spectrum of risk exposures including liability, property and security.

Our risk managers have a broad range of professional and academic qualifications and provide ongoing, practical support, which may include:

- Individual departmental risk management reviews to assess and evaluate existing risk identification, assessment and control procedures
- 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.

Main policy sections

Our Education insurance programme provides a choice of covers that can be designed to meet the asset and liability protection requirements of most establishments.

Material damage

Protection against 'All Risks' or fire and selected perils for property including buildings, contents and fixtures and fittings.

Business interruption

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

Computer

Specially designed cover for computer equipment and records.

Money

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

Fidelity guarantee

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

Employers' liability

Covering 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.

Professional liability

Protection against claims for damages brought against the college or school arising from dishonesty or breach of professional duty and protection for governors against liabilities incurred as a result of breaches of duty, trust or authority arising out of their responsibilities of officials.

Legal expenses

Underwritten and handled by DAS Legal Expenses Insurance Company Ltd. Education specific covers include schools admission appeals and exclusion of students.

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