



PROPERTY OWNERS

Travelers SME Property Owners

Travelers Property Owners product is designed for SME clients owning up to 30 properties and covers a large variety of usage. With flexible cover and a comprehensive policy wording, you can rest assured your clients are in safe hands.

Summary

Based on our established and respected mid-market Property Owners insurance, Travelers SME Property Owners delivers the same comprehensive cover and outstanding service you've come to expect from us, thoughtfully tailored for the smaller business.

Cover is completely scalable, making it a perfect solution for smaller start-ups who can continue to enjoy the benefits of staying with Travelers as their operations grow. Unlike many insurers, if the risk outgrows the SME product, we can usually keep the risk on the same policy even if it moves to our mid-market team, meaning less hassle for you and your customer.

Cover is underwritten by our specialist SME underwriters who you'll have easy access to. They will receive your risk presentation in the first instance.

In addition to all of this, all of our Property Owners claims are handled in house by our specialist commercial claims team in Redhill, Surrey.

Risk appetite overview

- Leisure/Museums/Cinemas
- Offices
- Retail
- Surgeries
- Warehousing/Light industrial units
- Residential risks as part of a mixed portfolio

Core Cover	Cover Limits
 Property: Buildings/Contents/Rent	Up to £20m per policy, for the total property & rent declared value
 Property Owners' Liability	Up to £10m
 Employers' Liability	Up to £10m
 Legal Expenses	Up to £250,000
 Terrorism	UK only

Contact one of our specialist SME underwriters - no call centres or long phone queues!

Simply send us your risk presentation and we'll take care of the underwriting and keying of the risk into our systems in order to provide you with a competitive quotation as quickly as possible.

Key features

- Cover is suitable for businesses with up to 30 locations
- Option to quote for residential and commercial risks including some temporary unoccupancy to allow for tenancy changes
- Broad range of cover extensions as standard
- Comprehensive risk consultancy proposition for larger and more complex risks

Optional covers

- Legal Expenses optional cover available up to £250,000
- Terrorism cover

Standard Coverages	Standard Limit
Capital additions	20%/ £250,000
Loss of metered water, gas, oil & electricity	£25,000 any one event & £50,000 any one period of insurance
Keys	£5,000 any one event
Outdoor trees, shrubs, plants & landscaping	£250 any one tree, shrub, or plant and £25,000 any one event
Inadvertent omission to insure	£500,000 in any one period of insurance
Trace and access	£50,000 any one event
Clearance of drains	£10,000 any one event
Loss prevention & mitigation expenses	£100,000 in any one period of insurance or 10% of the property sum insured (whichever is the lower)
Unauthorised use of electricity, gas, oil or water	£25,000 any one event & £50,000 in any one period of insurance
Fly tipping	£2,500 any one event & £5,000 any one period of insurance
Legal expenses for the eviction of squatters	£5,000 in any one period of insurance
Removal of wasp, bee and hornet nests	£1,000 any one event
Removal of vermin	£1,000 any one event
Prevention of access	£25,000/ 3 months MIP (Maximum Indemnity Period)
Public utilities, electric, gas, telecommunications & water	£25,000/ 3 months MIP for each utility
Loss of attraction	£25,000/ 3 months MIP
Managing agents/Named insured's premises	£50,000

Why choose Travelers?



AA Rated

Standard & Poor's has rated Travelers AA, a testament to our financial strength and ability to pay all claims



Dedicated team

Travelers' specialist SME underwriters are here to help if you need them



Rapid settlement

Payments are issued within 48 hours of receiving relevant documentation



Claim consistency

You'll be in the safe hands of a nominated claim handler who knows your case



Nimble response

We'll respond to all claim correspondence within five working days

Contact our dedicated SME team

For more information or to discuss an opportunity, please contact us via phone 0800 587 8360, or email SME@travelers.com.

Travelers specialist SME underwriters are [here](#) to help if you need them.

The information provided in this document is for general information purposes only. It does not constitute legal or professional advice nor a recommendation to any individual or business of any product or service. 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.