



*Travelers SME Automotive*

Specialising in smaller motor trade businesses  
with up to 15 employees

**Contents jump to:**

[Overview](#)

[Our Appetite](#)

[Additional Information](#)

[Distribution Contacts](#)

## Overview

Travelers has specialised in the automotive and motor trade sector since 1995 — and we're committed to offering solutions that meet the varied needs of businesses in this sector.

That's why we have developed bespoke solutions for smaller motor trade businesses. Our Automotive product provides specialist property, liability and road risks cover for motor trade businesses involved with commercial and private vehicles. Our SME Automotive product specialises in smaller businesses employing up to 15 people. On the next page, you can find additional details about acceptable trade activities included in this cover.

Our dedicated motor trade team understands the risks and challenges of businesses in the sector. We offer online risk control resources that your clients can consult to manage their exposures — and we're supported by a claims team that is committed to helping them get back to business when something goes wrong. Our policy cover includes legal expenses underwritten by DAS Legal Expenses Insurance Company Ltd.

Contents jump to:

[Overview](#)

[Our Appetite](#)

[Additional Information](#)

[Distribution Contacts](#)



## Appetite

Trade	Appetite
Mechanical servicing and repairs	●
Body repairs	●
Vehicle sales	●
Mechanical servicing and repairs and vehicle sales	●
Tyre and exhaust supply and installation	●
Auto electricians	●
Paint sprayers	●
Classic vehicle sales/restorers/repairers	●
Engine tuning specialists	●
Electrical equipment installers	●
Motor factors	●
Recovery operators (turnover is under 25% of the business activities)	●
Vehicle dismantlers/end of life	●
Vehicle collection and delivery	●
Mobile servicing and repairs	●
Self drive hire operators	●
Fuel sales (where it exceeds 25% of business profit)	●
Motor valet	●
Agricultural vehicle sales, servicing and repairs	●

- Strong appetite for this business
- We may need to ask a few more questions
- It's not you; it's us



## Contents jump to:

[Overview](#)

[Our Appetite](#)

### [Additional Information](#)

> [Travelers Europe](#)

- [Claim Europe](#)

- [Risk Control Services](#)

[Distribution Contacts](#)



# Travelers Europe

Whether it's identifying the best coverage for a customer's situation, responding to a broker's request, educating a client on ways to reduce risk, or managing a claim, we work hard to get things right. Your clients can feel secure knowing their business is in good hands at Travelers. Our commitment to protecting our customers comes through not only the comprehensive insurance-based solutions we offer, but also the outstanding service we provide.

As the European arm of The Travelers Companies, Inc., we combine financial strength and international reach with local knowledge and expertise. We are part of an industry-leading organisation committed to continuously evolving to meet customers' ever-changing needs. We have more than 750 employees located in London, Redhill, Birmingham, Manchester, Leeds, Glasgow and Dublin.

We are passionate about insurance and we work hard at the science of what we do: we analyse information, support customers and measure results to create the best possible combination of products and services for our broker partners and our customers.

We deliver outstanding service by excelling in **underwriting**, **risk control** and **claims** - three core insurance functions designed to protect our customers and provide critical support when they need it.

For more information please contact your regional distribution manager.  
Click [here](#) for contact details.



## Contents jump to:

[Overview](#)

[Our Appetite](#)

### **[Additional Information](#)**

[- Travelers Europe](#)

[> Risk Control Services](#)

[- Claim Europe](#)

[Distribution Contacts](#)



# Risk Control Services

At Travelers, we believe that prevention is better than cure. That's why we provide complimentary risk management services to help prevent losses from occurring. With over 500 risk management professionals around the world, we have the knowledge, experience and expertise to provide relevant risk management advice and resources to meet your client's needs.

In addition, Travelers' customers will have complimentary online access to Cardinus Risk Management. Cardinus Risk Management is a leading health, safety and risk management specialist offering online and on-site solutions for all areas of your client's business. Since 1995 they have been delivering innovative safety and compliance risk management solutions to help businesses save money, lives and mitigate risk.

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## Contents jump to:

[Overview](#)

[Our Appetite](#)

### [Additional Information](#)

[- Travelers Europe](#)

[- Risk Control Services](#)

[> Claim Europe](#)

[Distribution Contacts](#)



# Claim Europe

We understand that a claim can have implications for customers that extend well beyond the cost of the claim. One of our key strengths is our team of highly skilled, in-house claim professionals who have over 600 years of collective experience, as well as strong legal and technical knowledge. They are ready to work with you and your clients to minimise the impact of any loss. In addition, we are proud of our wealth of in-house resources, including our Claim University in Connecticut, where there are dedicated claim professionals who are committed to innovation and to understanding the unique needs of our customers' businesses.



**Four regional claim offices**



**'Cradle-to-grave' handling by claim professionals** - A claim professional will guide each claim through to resolution



**Subject Matter Experts** - Our specialists cover subject areas as varied as brain injury, prosthetics and root damage



**In-house Travelers Investigative Services (fraud team)** - as seen on BBC's 'Claimed & Shamed'



**Proactive rehabilitation support** (in-house nurse management)



**In-house subrogation team**



**In-house third-party cost negotiation**



**Claim University** - Dedicated resource in Connecticut to aid the development of our claim professionals in all aspects of claim handling



Access to the Travelers **Forensic & Hygiene Lab** in the US to support our claim team on challenging claims where a UK resource is not available

Learn more: [www.travelers.co.uk/claims-centre](http://www.travelers.co.uk/claims-centre)

## Contents jump to:

[Overview](#)

[Our Appetite](#)

[Additional Information](#)

[Distribution Contacts](#)

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