

TRAVELERS 

SME INSURANCE

Office

Time to make it happen



Overview

Our eTrade Office cover

Our risk appetite

How to eTrade with us

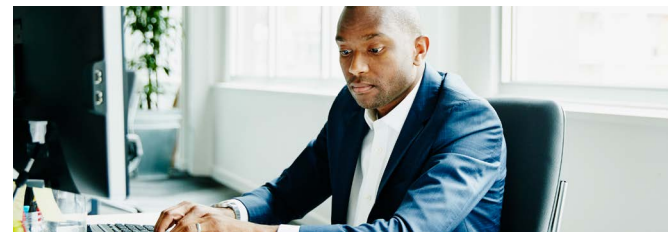
Why Travelers?

Contact us



Overview

Discover how our modular cover makes things simpler for your SME clients and more efficient for you.



Our eTrade Office cover

Your quick guide to the protection we provide and the service that supports it.



Our risk appetite

Get an instant view of the sweet spot sectors our cover is designed for.



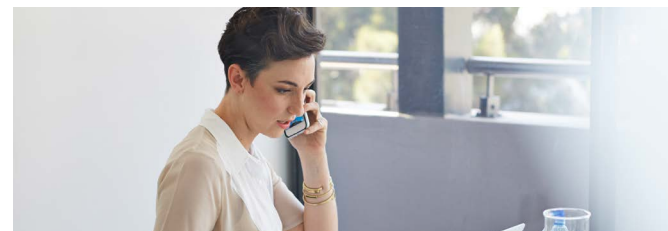
How to eTrade with us

Find out how to quote and bind effortlessly through MyTravelers or Acturis.



Why Travelers?

All the benefits of partnering with us, from unrivalled financial strength to specialist expertise.



Contact us

The details you need to get in touch with our specialist SME team.

Overview

Our eTrade Office cover

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us

Welcome to Travelers eTrade Office

Get time back on your side with Travelers eTrade Office, offering all the core office covers an SME needs in one simple but flexible package.

It helps you cut back on paperwork and remove a layer of admin, so you'll have more time to do what matters most: offering the best support to your clients.

It's time to make it happen and enjoy all the benefits of partnering with us.

It's time to make life easy

eTrade Office is a comprehensive and competitive product consisting of:

- Contents including money, computer breakdown and goods in transit
- Buildings including tenants improvements, rent payable and shop front
- Business Interruption
- Public Liability
- Employers' Liability
- Legal Expenses
- Terrorism
- First Recovery disaster recovery service

Each SME client can tailor the package they want by choosing the limits and covers that suit. By only paying for what they need, and with just one renewal date to plan for, Travelers eTrade Office becomes a far more efficient way to protect their business.

It's time for specialist expertise

Based on our established and highly respected mid-market Office insurance, our eTrade Office insurance delivers the same comprehensive cover and outstanding service you've come to expect from us, thoughtfully tailored for the smaller business. 145 trades fall within our eTrade Office appetite, including but not limited to:

- Accountants
- Business and Management Consultants
- Clerical Services
- Estate Agents
- Financial Services
- Legal Professions - We provide fully bespoke and enhanced covers that recognise the unique needs of the legal industry. [Find out more](#) on p13.

It's time for eTrade Office

Policies are available to quote and bind quickly and conveniently across the MyTravelers and Acturis platforms. Cut application times from days to minutes and still enjoy all the support of our specialist SME underwriters, on hand if you need them.

Start today, at either [MyTravelers](#) or [Acturis](#).

Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us







Why Travelers?

Contact us



Our eTrade Office cover

Travelers eTrade Office provides made-to-measure cover for your SME clients with turnovers of up to £30m and property sums insured of up to £50m. The table below summarises the core covers available.

| Core Cover | Cover Limits |
|---|---|
|  Property: Contents > Buildings > | Up to £50m per policy, for the total property & business interruption sum insured Up to £10m per location for the property & business interruption sum insured Max contents sum insured £7.5m |
|  Business Interruption > | Max contents sum insured £7.5m |
|  Public Liability > | Up to £10m |
|  Employers' Liability > | Up to £10m |
|  Legal Expenses > | Up to £250k |
|  Terrorism > | UK only |

Please note that Contents Cover is mandatory across all packages.

Some key features

Cover is suitable for businesses operating from up to 15 locations and includes:

- Goods in transit cover in the UK
- Computer breakdown cover including cost of reinstalling insured's software and data
- Money cover both on and away from the premises
- Equipment kept at directors' and employees' homes, supporting the demands of flexible working
- Free helplines for legal and tax advice, plus a counselling service
- First Recovery disaster recovery service included as standard - providing office premises, IT and communications recovery within 24 hours of a major insured event
- Full theft cover for contents during office hours

Overview

Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Contents

What's covered

- Damage to property in the insured's office, including equipment, furniture, machinery, stock, glass, signs, works of art and more
- Visitors' and employees' personal effects on the insured's premises
- Repair or replacement of damaged property
- "All risk cover" including:
 - Fire
 - Lightning
 - Strike
 - Aircraft
 - Storm
 - Flood
 - Water leaks
 - Theft or attempted theft
 - Explosion (caused by gas leaks etc.)
 - Earthquake
 - Vandalism
 - Vehicle collisions with the building
 - Accidental damage
 - Subsidence
- Full theft cover during office hours
- Contents temporarily away from the office while at exhibitions, rental storage or computer equipment at third party premises
- Portable equipment away from the office
- Goods in transit cover in the UK
- Rent the insured must pay if required by the lease in the event the property cannot be used following damage
- Computer breakdown cover including cost of reinstalling insured's software and data
- Money cover both on and away from the premises
- Personal accident assault following the theft or attempted theft of money
- As standard we offer a number of policy extensions:
 - Directors, partners, employees and visitors' personal effects
 - Signs, glass and sanitary ware
 - Keys and locks
 - Refrigerated stock
 - Incompatibility of computer records
 - Outsourced service providers
 - Works of art and precious metals
 - Fixed contents at home of partners, directors and employees
 - Outdoor trees and landscaping
 - Clearance of drains
 - Trace and access
 - Loss of metered water, gas, oil and electricity

Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Contents continued

| Coverages | Limit / Sum Insured |
|---|---------------------|
| <p>BASKET 1</p> <ul style="list-style-type: none"> • Signs/fixes glass/sanitary ware • Business contents kept at home • Replacement locks • Refrigerated stock • Exhibitions (worldwide) • Documents stored at third party locations (UK) • Computer records (reinstatement) • Incompatibility of computer records • Temporary removal of contents • Computer breakdown • Damaged equipment at outsourced service provider • Works of art and precious metals • Contents at home of partners, directors and employees | £10k Any One Event |
| <p>BASKET 2</p> <ul style="list-style-type: none"> • Damage to landscaping by emergency services • Clearance of drains • Trace & access • Loss of metered water, gas, oil and electricity | £25k Any One Event |
| <ul style="list-style-type: none"> • Goods in transit | £10k Any One Event |

| Non-negotiable Money | £250k |
|----------------------------------|---|
| Money | Money during hours £10k Money in night safe £10k Money in safe out of hours £10k Money in transit £10k Money out of safe out of hours £1k |
| Damage to clothing | £500/person |
| Personal accident assault | £20k death/capital sums, £200/week benefits |

Computer breakdown limits to match computer sum insured up to £100k.

Goods in transit and money limits can also be increased.

Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Buildings

What's covered

- The structure of the building such as the roof, walls, ceiling, floors, doors, windows, fitted fixtures and sanitary suites. It also covers signs, shop front, outbuildings, gates, fences and mains supply pipes and drains
- Repair or replacement of damaged property
- “All risk cover” including:
 - Fire
 - Lightning
 - Strike
 - Aircraft
 - Storm
 - Flood
 - Water leaks
 - Theft or attempted theft
 - Explosion (caused by gas leaks etc.)
 - Earthquake
 - Vandalism
 - Vehicle collisions with the building
 - Accidental damage
 - Subsidence
- If the insured owns the building and leases out part of it, we will cover the lost rent which would normally be payable to the insured during a period of unoccupancy following damage to the building
- Automatic provisional cover to newly acquired property, until details are supplied
- Cover for any tenants' improvements covering internal improvements, alterations and decorations made by the insured

| Coverages | Limit / Sum Insured |
|-------------------------|--|
| Public authorities | 15% of Building SI |
| Capital additions | 15% of SI |
| Newly acquired property | 15% of SI, subject to max of £250,000, whichever is less |

Business Interruption

What's covered

- Loss of income the insured may suffer during the period that they're unable to trade as a result of damage to the property by a range of causes, including:
 - Fire
 - Lightning
 - Strike
 - Aircraft
 - Storm
 - Flood
 - Water leaks
 - Theft or attempted theft
 - Explosion (caused by gas leaks etc.)
 - Earthquake
 - Vandalism
 - Vehicle collisions with the building
 - Accidental damage
 - Subsidence
- Loss of income automatically included 25% of the business interruption sum insured as ICOW
- Stand alone ICOW available
- Prevention of access to insured's business premises due to damage within a kilometre radius of the premises
- Closure of premises from:
 - Murder, manslaughter, suicide or sudden physical injury at the premises
 - Defects to drains or other sanitary arrangements
 - Vermin or pest infestation
- Food or drink poisoning supplied at or from the premises

- Damage to the premises of the insured's:
 - Electricity, gas, water or telecommunications provider including the connecting pipes and cables to their premises
 - UK based suppliers of goods
 - Supplier of outsource services
- Loss in transit within the UK
- Loss of property stored within the UK

| Coverages | Limit / Sum Insured |
|--|---|
| Outstanding debit balances | £10k Any One Event |
| Closure of premises | 10% of the Loss of Income Sum Insured with a maximum indemnity period of 3 months |
| Food or drink poisoning | 10% of the Loss of Income Sum Insured with a maximum indemnity period of 3 months |
| <ul style="list-style-type: none"> • Prevention of access • Unspecified suppliers extension (UK) • Docs/records in transit/ removed • Failure of public utilities (terminal ends) (6hr WP) • Failure of public utilities (premises) | 10% of contents SI subject to max of £250,000, whichever is less |
| Exhibitions (loss of expenses) | £10k Any One Event |

Overview

Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Public Liability

What's covered

- Accidental injury to visitors, such as clients, contractors or suppliers, or damage to their belongings at the insured premises
- Accidental injury to third parties or damage to their property when away from insured premises
- Compensation for court attendance in defending a claim
- Legal cost for prosecution of any statutory legislation e.g. Health and Safety at Work 1974
- Covers employees abroad for business including in a personal capacity
- Claims brought under the Defective Premises Act 1972 for a premises used to run the insured's business (excludes injury to an employee)

| Coverages | Limit / Sum Insured |
|---|-----------------------------------|
| Corporate manslaughter defence costs | £500k Any One Period of Insurance |
| Data protection | £500k Any One Period of Insurance |
| Compensation for court attendance | £500/day |



Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Employers' Liability

What's covered

- Standard policy limit of £10m
- Broad definition of employee, including volunteers, people on work experience, and seasonal staff
- Compensation for employees' injuries and the insured's legal costs
- Compensation for court attendance in defending a claim
- Legal cost for prosecution of any statutory legislation e.g. Health and Safety at Work 1974
- Injuries to employees caused by a terrorist act, up to the limit required by law

| Coverages | Limit / Sum Insured |
|-----------------------------------|-------------------------------|
| Compensation for court attendance | £500/day Directors & Partners |



Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Legal Expenses

What's covered

Legal Expenses insurance is designed to help protect the insured's business and employees during everyday legal disputes, providing support, advice and cover against legal costs. The policy will pay legal costs up to a limit of £250,000, including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees.

It will also pay the costs of appealing or defending an appeal.

If the insured has a legal problem, such as:

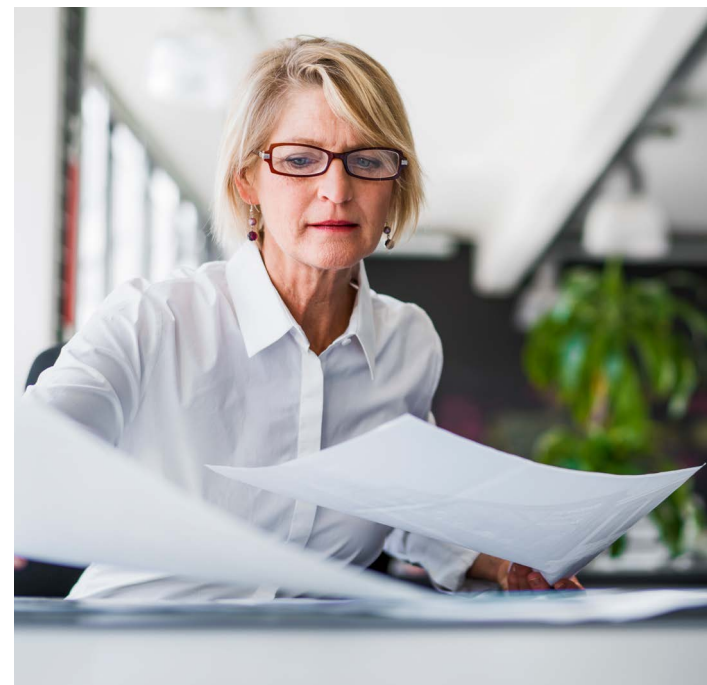
- An employee dispute
- A health and safety issue or prosecution
- A property damage dispute, nuisance or trespass
- A contract dispute over the sale or purchase of goods and services
- A HMRC tax enquiry

We provide:

- Unlimited access to legal and tax helplines
- Unlimited use of online legal document templates
- Exclusive discounts on additional pay-as-you-go legal services, e.g. reviewing contracts

We will:

- Find a specialist lawyer to act for the insured's business, pay their lawyer to cover legal costs, including the other side's if they lose
- Pay employment compensation awards



Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Terrorism

What's covered

- Terrorism cover is available in England, Wales or Scotland to cover the damage to Buildings, Contents and Business Interruption



Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



Legal professions

Enhanced cover for the legal industry

Travelers has a proud history of providing comprehensive support to legal businesses. More than 1,500 firms in the UK and Ireland trust us to understand their needs and help them trade with maximum confidence.

To offer them truly specialist protection, we have created a comprehensive eTrade Office package of Property, Liability and Business Interruption cover, that also benefits from direct access to our dedicated claims handling and risk management teams.

Standard cover includes:

Irreplaceable and essential documents

Recognising that law firms hold more valuable documents than other office professions, we cover their reinstatement, as well as the cost of a legal indemnity policy in the event of damage to documents related to property transactions.

Billable hours

Understanding that every minute counts in the legal profession, our Business Interruption cover is based on billable hours rather than the standard loss of income.

Valuables in trust

Providing peace of mind for solicitors holding wills or other valuable items in their care.

Optional cover includes:

Probate, trust and guardian

Emergency cover for residential buildings where a solicitor is appointed as trustee, legal guardian or executor at short notice.

Property during conveyance

Should a solicitor be responsible for insuring a residential property during conveyancing, we offer contingency coverage to protect them.



1,500+

Travelers insures more than 1,500 legal firms in the UK and Ireland.



125+

Travelers offers the products, service and expertise to meet the needs of the legal sector in more than 125 countries.

Our eTrade Office cover

Key features

Contents

Buildings

Business Interruption

Public Liability

Employers' Liability

Legal Expenses

Terrorism

Legal professions

First Recovery

Our risk appetite

How to eTrade with us

Why Travelers?

Contact us



First Recovery

Help and support if disaster strikes

Travelers eTrade Office insurance comes with an additional benefit called 'First Recovery' which is included as standard, at no extra cost to your clients. Provided by one of our trusted partners, First Recovery is a disaster recovery service, offering the practical help and support needed to get your SME client's business back up and running quickly, should an insured event such as fire, flood or explosion happen at their premises.

Key cover:

- Temporary relocation of the insured's business and up to 12 employees to one of 500 recovery locations around the UK
- IT network, broadband, reception and printing facilities provided, so your client can get on with the job of running their business with minimal impact to staff and customers
- Reinstatement of email domain and redirection of phone calls
- An Event Manager who will attend the relocation and oversee service delivery on site.

Cover benefits include:

The insured's business suffers less disruption

Should a disaster happen, First Recovery aims to get the insured's usual email, website and phones working again within one working day. This reduces their downtime and significantly increases chances of survival. To the outside world, it is as if nothing happened.

The insured can focus on the important issues

With First Recovery addressing premises, IT and communications, the affected client is able to concentrate on some very important issues in the immediate aftermath of a disaster, specifically reassuring staff and, critically, their own customers that it's 'business as usual'.

Post-pandemic preparedness

Simply being able to 'work from home' will not protect a company's main office-based server or other IT infrastructure, nor does this allow for senior staff to come together to plan the way forward for a recently afflicted business. Having a disaster recovery plan in place and being able to quickly access First Recovery's services means your client's business has the best chance of survival.

Our risk appetite

Here's a guide to our specific areas of interest:

| Trade | Appetite |
|------------------------------------|----------|
| Accounting & auditing | ● |
| Administrative & business services | ● |
| Advertising companies | ● |
| Architecture | ● |
| Banking & building societies | ● |
| Chamber of commerce | ● |
| Clerical services | ● |
| Consultancies | ● |
| Design services | ● |
| Education & tutoring | ● |
| Employment agencies | ● |
| Engineers and surveyors | ● |
| Estate agencies | ● |
| Insurance (non-assessing) | ● |
| Investment companies | ● |
| Legal professions | ● |
| Marketing | ● |
| Public relations | ● |
| Secretarial services | ● |
| Surveyors | ● |
| Tech | ● |
| Ticket offices | ● |

| Trade | Appetite |
|----------------------------------|----------|
| Tourist information | ● |
| Training | ● |
| Travel agencies | ● |
| Call centres | ● |
| Commodity broking | ● |
| Insurance (assessing) | ● |
| Property management | ● |
| Trade associations | ● |
| Auctioneer | ● |
| Complementary and beauty therapy | ● |
| Custom and shipping agencies | ● |
| Debt collection | ● |
| Event planning | ● |
| Leasing companies | ● |
| Media production | ● |
| Medical | ● |
| Money dealing services | ● |
| News agencies | ● |
| Trade unions | ● |
| Vet practices | ● |

- Strong appetite for the business
- We'll need to ask a few more questions than normal
- It's not you; it's us

How to eTrade with us

To make it as easy as possible to quote and bind business, Travelers eTrade Office is available on the MyTravelers web portal as well as Acturis.

MyTravelers

MyTravelers suits brokers who prefer to deal with us directly. Fast and intuitive, it produces bespoke quotes and offers a highly streamlined journey, with outstanding support and a host of useful extras.

There is no easier, more efficient way to quote and give your clients the reassurance they need.

For example, in just a few clicks, MyTravelers enables you to:

- Generate multiple bespoke quotes
- Save as you go and amend information at any time
- Leave and rejoin later at the same point
- Choose from multiple limit options
- Copy and paste quotes to other documents
- Create multiple quote options and bind only the cover options you need

MyTravelers gives you more

As well as being your hub for online quotes and referrals, MyTravelers also hosts industry-specific Risk Control information as part of our comprehensive On-site, Online and On-demand services suite.

And it's the best place to stay up to date with all our latest products and services as they become available. Register or log in today at travelers.co.uk/mytravelers

Acturis

Acturis users can instantly compare our price and coverage with other insurers and typically receive quotes in less than five minutes.



It's time to choose Travelers

Travelers eTrade Office for SMEs is based on our established and highly respected mid-market Office insurance. It delivers the same comprehensive cover and outstanding service you've come to expect from us, thoughtfully tailored for the smaller business.

In addition, our unrivalled financial strength means we're able to consider greater risks than many other insurers, in relation to both the size of business and its number of locations.

Our 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.

Travelers eTrade Office for SMEs is designed to help your clients trade more confidently and you to work more efficiently.

It's time to make it happen.



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 there 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



eTrade capabilities

Quotes are available on the [MyTravelers](#) web portal and **Acturis**

Contact us

Our dedicated team of underwriters are highly experienced eTrade Office specialists.

To get set-up to eTrade on the MyTravelers web portal, please get in touch with your Travelers Distribution Team contact.

For trading enquiries, please contact our SME Trading Centre:

Email: SME@travelers.com

Phone: **0800 587 8360**



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 for full information.

TRV4605 01/24