



PRODUCT INFORMATION

Professional Indemnity Combined

Travelers PI Combined brings together Professional Indemnity, Liability, Property and Cyber covers into one easy-to-quote policy. Available now to eTrade and with the flexibility to add Legal Expenses, there's no more efficient way to give your SME business clients all the cover they need to succeed.

Covers



Professional Indemnity



Liability
Public and Product Liability
Employers' Liability



Property
Contents
Buildings



Business Interruption



Terrorism



Cyber Fundamentals



Legal Expenses

Combined with you in mind

Travelers PI Combined offers a tailored solution to support ambitious SME businesses as they strive to compete and succeed in a landscape of ever-evolving risk.

It combines Professional Indemnity, Liability, Property and Cyber Fundamentals with the flexibility to add further options, including Legal Expenses, to suit each client's individual needs.

Offering total peace of mind to business owners, it frees them to trade with the confidence that comes with complete and cost-effective cover.

With a strong risk appetite for non-regulated and tech businesses (see our Risk Appetite Guide for full details) Travelers PI Combined is managed by dedicated underwriters, highly experienced in the specialist arena of professional indemnity insurance.

You can quote and bind today, with all the speed and convenience of eTrade.

Transact via MyTravelers or Acturis

MyTravelers suits brokers who know they want 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.

Register or log in today at travelers.co.uk/mytravelers

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

Cover limits

Professional Indemnity **up to £5m**

Liabilities **up to £10m**

Property inc Business Interruption **up to £5m**

Cyber Fundamentals **up to £25,000**



Professional Indemnity cover

- Any one claim
- Civil liability
- Infringement of intellectual property rights
- Dishonesty of partners, employees and consultants
- Libel and slander or malicious falsehood
- Compensation for court attendance in defending a claim

Specific wording enhancements

- To tailor cover to risks specific to different industries:

Information technology

- Unpaid fees or other remuneration
- Accidental damage or loss of documents

Miscellaneous / Marketing / Business & Management Consultancy / Bookkeepers

- Awards by Ombudsmen
- Criminal prosecution defence costs
- Legal representation costs at tribunals and hearings

Claim service

- Specialist team with over 300 years of professional indemnity claim experience
- Highly skilled claim professionals, minimising the involvement of external solicitors, loss adjustors and other third parties, thus reducing claims costs

Why Travelers?

Travelers is one of the most established and respected names in Professional Indemnity insurance, a reputation driven by a wealth of industry-specific knowledge, unmatched financial strength and a market-leading approach to coverage.

Combined with expertise

We recognise that any organisation providing advice, offering services or managing data can be exposed, no matter how diligent they may be. We also understand that a policy that fits an IT consultant may not suit a music teacher.

That's why we take the time to get to know our preferred sectors in depth, so that our coverage always remains practical, helpful and appropriate.

Combined with insight

We protect against claims made for damages caused by work or services undertaken through mistake, negligence or incorrect advice. Our insight and expertise, as well as the depth of our claim handling experience, lends us a unique understanding of the challenges faced by SME businesses and allows us to shape our cover to suit their evolving needs.



AA Rated

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



£500m+

Travelers insures over £500m worth of tech business around the world



Dedicated team

Experienced underwriters, with specialist knowledge of professional indemnity in non-regulated and tech professions



Claim expertise

Dedicated claim handler supporting you through every stage of your claim



eTrade capabilities

Products available to trade on the [MyTravelers](#) web portal and Acturis

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

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.