



Insurance and risk management for offices

PRODUCT INFORMATION

Travelers has been providing insurance and risk management solutions for office customers for many years which has helped us to develop a deep understanding of our customers' needs.

Building upon this expertise, Travelers is able to offer an enhanced and compelling combination of innovative covers, claims handling and risk management support.

Who is our Office product for?

Travelers Office product is designed for a wide range of professional and other office-based clients including:

- Accountants
- Secretarial Services
- Architects
- Solicitors / Legal Services
- Banking and Finance
- Estate Agents

Features of cover:

Property damage and business interruption:

- Non-violent and forcible theft
- Computer and machinery breakdown
- Flexible approach to business interruption including flexible loss limits – putting the client in control of how to utilise the limit available
- Crisis management expenses
- Bespoke cover for solicitors including:
 - I. Valuables in trust
 - II. Irreplaceable and essential documents

Criminal protection response:

- Reimbursement of ransom payments following:
 - I. Cyber extortion
 - II. Express kidnap
- Loss of ransom monies in transit
- Response consultants' fees following:
 - I. Cyber extortion
 - II. Disappearance
 - III. Hostage crisis
 - IV. Threat (*no ransom demand*)

Our warranty and condition precedent free Office product includes:

- Property damage
- Business interruption
- Computer breakdown
- Employers' liability
- Public liability
- Criminal protection response
- Network security (*1st party cyber*)
- Cybermedia liability (*3rd party cyber*)
- Legal expenses

Minimum premium is €5,000 per annum.

Cyber:

- Network security (*1st party cyber*)
 - I. Property damage and resulting business interruption
 - II. Data breach notification expenses
 - III. Random and specific attack cover available
- Cybermedia liability (*3rd party cyber*)
 - I. Computer virus transmission
 - II. Breach of privacy / confidence
 - III. Computer fraud / misuse



Travelers service proposition:

Risk control:

Risk Control provides risk expertise to help manage the risks to the insured's business, either on-site, on-line or on-demand.

- On-site
 - I. on-site consulting including advice and guidance on property protection, health and safety and business continuity
 - II. attendance at our Safety Academy risk management training courses
- On-line – instant access to risk management guidance, including office ergonomics and business continuity planning
- On-demand - remote consulting using screen share technology, ensuring timely delivery of risk expertise by appropriate specialists to provide solutions to specific problems

Claims:

- Settlement cheques issued within 48 hours of receiving relevant documentation
- Nominated claims handlers to ensure consistency
- Response to all correspondence within 5 days

Other specialist Travelers covers available in conjunction with the Office policy:

- Kidnap and ransom
- Commercial crime
- Event cancellation
- Global property terrorism

About Travelers

The Travelers Companies, Inc. is a leading provider of property liability insurance for motor, home and business. The group has more than 30,000 employees and operations in the United States, Canada, UK and Ireland, and a joint venture in Brazil, under the brand J. Malucelli Participações em Seguros e Resseguros S.A.

The group has total assets of approximately \$105 billion, shareholders' equity of \$25 billion and total revenue of \$26 billion, as of December 31, 2013.

Our European based operations offer our customers a wide range of coverage through Travelers Insurance Company Limited, Travelers Syndicate Management Limited (Syndicate 5000 at Lloyd's), and Travelers Underwriting Agency Limited.

Contact your local Travelers representative to find out more or visit travelers.ie.

travelers.ie

Europa House, Harcourt Centre, Harcourt Street, Dublin 2, Ireland

Travelers Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules

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