




## APPETITE GUIDE

-  PRODUCTS IN  
CORE APPETITE
-  PRODUCTS IN  
BROAD APPETITE
-  PRODUCTS UP FOR  
CONSIDERATION

ADDITIONAL INFORMATION

## ABOUT THIS GUIDE

This guide is designed to highlight the target industries and the types of organisations that Travelers Business Insurance are most interested in writing and our value-added services.

While we seek customers within the segments listed in this guide, be assured that we will continue to consider good risks that fall outside of these boundaries.

Full terms and conditions are contained in our policy wordings. If you have any questions about our appetite, products or services, please contact your usual Travelers contact.

## AUTOMOTIVE

The Automotive product targets a wide spectrum of motor trade risks. Ranging from small local MOT centres to large networks of multi franchised dealerships. Traders dealing with private cars, motorcycles and commercial vehicles.

### Examples of target appetite:

- Motor traders involved in
  - Servicing
  - Sales
  - Repairs
  - Building and vehicle conversion
  - Engineering, development and design

### Cover available:

- Property damage
- Business interruption
- Engineering
- Money and personal accident (assault)
- Terrorism
- Employers' liability
- Public and products liability
- Road risks
- Legal expenses

### Key selling points:

- With years of experience in this sector, we understand the challenges faced and are able to provide a flexible approach designed to provide you with a tailor made package to meet individual requirements



## GLOBAL UNDERWRITING

Travelers has the products, services and expertise to meet a wide range of international insurance needs in more than 125 countries worldwide. At Travelers we can offer coverage globally which, in conjunction with your domestic Travelers policy, can be tailored to meet the needs of businesses of all shapes and sizes.

### Examples of target appetite:

- Accounts that support Travelers product suite

Controlled Multinational Programmes with tailored cover available to suit client's individual needs:

- UK/IRE master policy
- Locally issued underlying policies
- Controlled in UK & Ireland
- Coordinated through partner network world-wide
- DIC/DIL on UK/IRE master policy

Benefits are:

- Locally compliant admitted policies
- Local policies in local language
- Uniform programme coverage
- Policy premiums and terms negotiated centrally
- Claims handled locally in local language
- Premium and tax collection arrangements





## HOTELS (PROPERTY ONLY)

With more and more hotels looking to increase customer value, increase revenue and offer value added services, the requirement for insurance that caters for a unique set of circumstances, such as valet parking, as well as providing essential property and liability protection, becomes even more important. It's because we understand the wide and varied exposures faced by the hotel industry that we can protect your customers against this range of exposures.

### Examples of target appetite:

- Hotels (4 or 5 star or similar quality)

### Cover available:

- Property damage
- Deterioration of stock
- Goods in transit
- Money and personal accident (*assault*)
- Computer all risks
- Business interruption
- Loss of licence
- Terrorism

### Key selling points:

#### Property:

- Tailored cover for chefs knives
- Unavoidable betterment (*Machinery*)
- Deterioration of stock: Blended property damage/increased cost of working cover
- Seasonal increase (*stock*)
- Condemnation of undamaged property
- Extended theft cover
- Wine stock basis of settlement
- Fine art

#### Business interruption extensions:

- Head chef
- Loss of attraction
- Prevention of access
- Infectious diseases
- Bomb hoax
- Business interruption following computer virus or hacking event
- Unspecified customers
- Unspecified suppliers

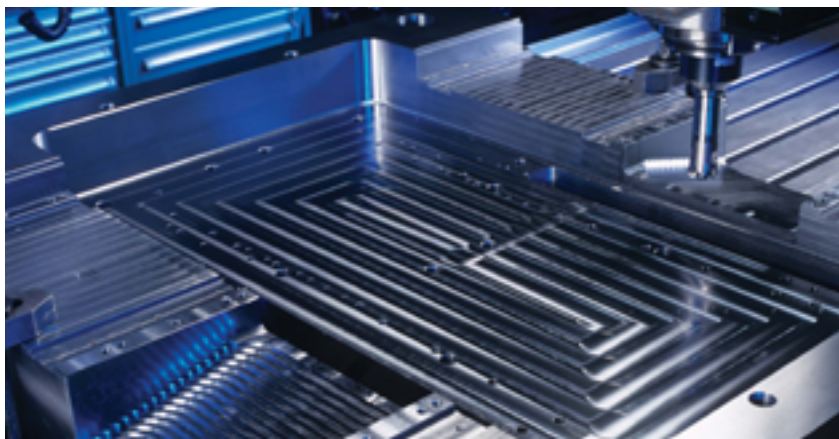


## INDUSTRIAL MACHINERY

Whether your client manufactures confectionery machinery, industrial pumps or internal combustion engines, the wide variety of complicated processes and materials involved means this sector faces a unique set of exposures, such as property damage, public liability and product liability and efficacy, for example.

### Examples of target appetite:

- Internal combustion engines
- Conveying systems and equipment
- Hand hoists
- Metal cutting machine tools
- Metal forming machine tools
- Machine tool accessories
- Machinists precision measuring devices
- Soldering equipment  
(except soldering irons)
- Transformers for arc-welders
- Metalworking machinery
- Textile machinery
- Printing machinery
- Pumps and pumping equipment
- Air and gas compressors
- Industrial and commercial fans, blowers and air purification equipment
- Warm air heating equipment
- Commercial and industrial refrigeration equipment
- Service industry equipment
- Industrial and commercial machinery parts



### Cover available:

- Property damage
- Goods in transit
- Money and personal accident  
(assault)
- Computer all risks
- Business interruption
- Employers' liability
- Public and products liability

### Key selling points:

#### Product recall:

- Withdrawal costs

#### Property damage:

- Damage to property whilst at a customer's premises awaiting and during installation within the territorial limits of the policy
- Temporary stock storage
- Undamaged property insured
- Recalibration of quality control equipment
- Unavoidable betterment of machinery
- Non-ferrous metals - commodity index
- Patterns and moulds
- Property on trial

#### Business interruption:

- Research and development expenditure

## METAL GOODS MANUFACTURERS

From kitchen utensils and metal can manufacturing, right down to the nuts and bolts, our industry insight and understanding of the many complex processes involved in this sector ensures that we've got a wide range of metal goods manufacturers covered.

### Examples of target appetite:

#### Stamping and machining

- Metal cans
- Metal shipping barrels, drums, kegs and pails
- Cutlery
- Saw blades
- Hardware
- Metal doors, sash, frames, moulding and trim
- Sheet metal work (*excluding construction fabrication work*)
- Pre-fabricated metal buildings and components
- Screw machine products
- Bolts, nuts, screws, rivets and washers
- Coating and engraving
- Wire spring

- Miscellaneous fabricated wire products
- Fabricated metal products
- Silverware, plated ware and stainless steel ware
- Metal service centres

#### Casting and moulding

- Valve and pipe fittings (*excluding plumbing and heating valves*)
- Speed changers, industrial high speed drives and gears (*excluding automotive and aircraft power transmitters*)
- Mechanical power transmission equipment (*excluding automotive and aircraft*)

### Cover available:

- Property damage
- Goods in transit
- Money and personal accident (*assault*)
- Computer all risks
- Business interruption
- Employers' liability
- Public and products liability



### Key selling points:

#### Property:

- Damage to property whilst at customers' premises awaiting or during installation
- Temporary stock storage
- Undamaged property insured
- Recalibration of quality control equipment
- Unavoidable betterment of machinery
- Non-ferrous metals commodity index
- Patterns and moulds

#### Business interruption:

- Research and development expenditure

## OFFICE

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

### Examples of target appetite:

- Accounting and auditing
- Administration and business services
- Architects and planning
- Banking and finance
- Chamber of commerce
- Consultancy
- Design services
- Draftsmen's services
- Estate Agents
- Insurance and reinsurance
- Investment dealing
- Public relations
- Research
- Secretarial services

### Cover available:

- Property damage
- Deterioration of stock
- Goods in transit
- Money and personal accident (*assault*)
- Business interruption
- Computer breakdown
- Employers' liability
- Public liability
- Terrorism
- Criminal protection response
- Network security (*first party*)
- Cybermedia liability (*third party*)
- Legal expenses

### Key selling points:

#### Property damage and business interruption:

- Exhibitions and conferences
- Property at partners' and employees' houses
- Umbrella property covers
- Value of undamaged tenants improvements where the lease is cancelled following damage
- Business trips – baggage
- Loss prevention and mitigation expenses
- Non-violent and forcible theft
- Computer and machinery breakdown
- Flexible approach to business interruption including flexible loss limits
- Crisis management expenses
- Essential Personnel



## OFFICE – LEGAL SECTOR

Travelers Legal Sector product is designed for a wide range of professional legal clients.

### Examples of target appetite:

- Solicitors
- Barristers
- Notaries
- Paralegal services

### Cover available:

- Property damage
- Deterioration of stock
- Goods in transit
- Money and personal accident (assault)
- Business interruption
- Computer breakdown
- Employers' liability
- Public liability
- Terrorism
- Criminal protection response
- Legal expenses

### Key selling points:

- Billable hours coverage
- Irreplaceable and Essential Documents
- Unlimited maximum indemnity period and flexible limit of loss covers available (optional)
- Conveyancing (optional)
- Probate, trustee and Guardian (optional)
- Network Security: (*first party*) (optional)
- Exhibitions and conferences
- Property at partners' and employees' houses
- Umbrella property covers
- Value of undamaged tenants improvements where the lease is cancelled following damage
- Business trips – baggage
- Loss prevention and mitigation expenses
- Non-violent and forcible theft
- Computer and machinery breakdown
- Crisis management expenses
- Essential Personnel





## PRINTERS

Attention to detail is a critical part of the printing process. A misprinted sales price in a national flyer can amount to a costly mistake. Inaccurate content used for short-run and direct mail products can hinder marketing plans for personalisation. Printers create, prepare, produce and distribute volumes of material and electronic documents for their customers. As printers embrace technological change and produce more digital, mobile and online content, they also face new risks. Fortunately, our Printers product offers specialised solutions to printers dealing with real-world risks.

### Examples of target appetite:

Commercial printers who are involved in producing printed material. This includes activities common with:

- Design and pre-press including layout, typesetting
- Platemaking and production of artwork
- Printing including lithographic, flexographic
- Rotogravure, digital and screen printing
- Finishing services including folding, cutting, binding and stitching
- Fulfilment services such as packing, storing and distributing

### Cover available:

- Property damage
- Goods in transit
- Money and personal accident (*assault*)
- Computer all risks
- Business interruption
- Employers' liability
- Public and products liability

### Key selling points:

#### Property damage:

- Unavoidable betterment of machinery
- Transparencies and artwork
- Undamaged property insured

#### Public and products liability:

- Printers' errors and omissions including correction of work
- Bookbinders
- Inching and crawling (*additional optional coverage*)





## PUBLIC PRIVATE PARTNERSHIPS

A specialist insurance programme providing a choice of covers that can be designed to meet the asset and liability protection requirements of most operational Public Private Partnerships (PPP).

### Examples of target appetite:

- Hospitals and clinics
- Diagnostic and treatment centres
- Schools and colleges
- Police, fire and ambulance stations
- Civic buildings
- Municipal buildings
- Leisure centres
- Offices
- Projects financing purchase of medical equipment

### Cover available:

- Property damage
- Deterioration of stock
- Goods in transit
- Money and personal accident (assault)
- Computer all risks
- Business Interruption
- Terrorism
- Employers' Liability
- Public and products liability



## PROPERTY OWNERS

Buildings are a property owner's key business asset. Even a seemingly minor property loss can impact the occupancy of a building, while a major event can have a serious and detrimental effect on the operation and financial condition of the business. At Travelers we understand the wide and varied exposures faced by the property owners industry and have designed a bespoke product to protect our customers against a range of exposures.

### Examples of target appetite:

- Offices
- Shops
- Industrial/commercial/manufacturing premises
- Warehouses
- Residential

### Cover available:

- Property damage
- Rent
- Employers' liability
- Public and products liability
- Legal expenses
- Terrorism

### Key selling points:

- Alternative accommodation costs
- Underinsurance condition waiver where professional valuations are undertaken every 3 years and Buildings item is Index Linked
- Fly tipping
- Inadvertent omission to insure
- Loss of metered water, gas, oil and electricity
- Loss of keys
- Loss of investment value
- Loss of market value
- Loss prevention and mitigation expenses
- Removal of bee, wasp and hornets nests
- Trace and access
- Failure of third party insurance
- Loss of rent following computer virus or hacking event



## TECHNOLOGY – ELECTRONICS MANUFACTURING AND ASSEMBLY

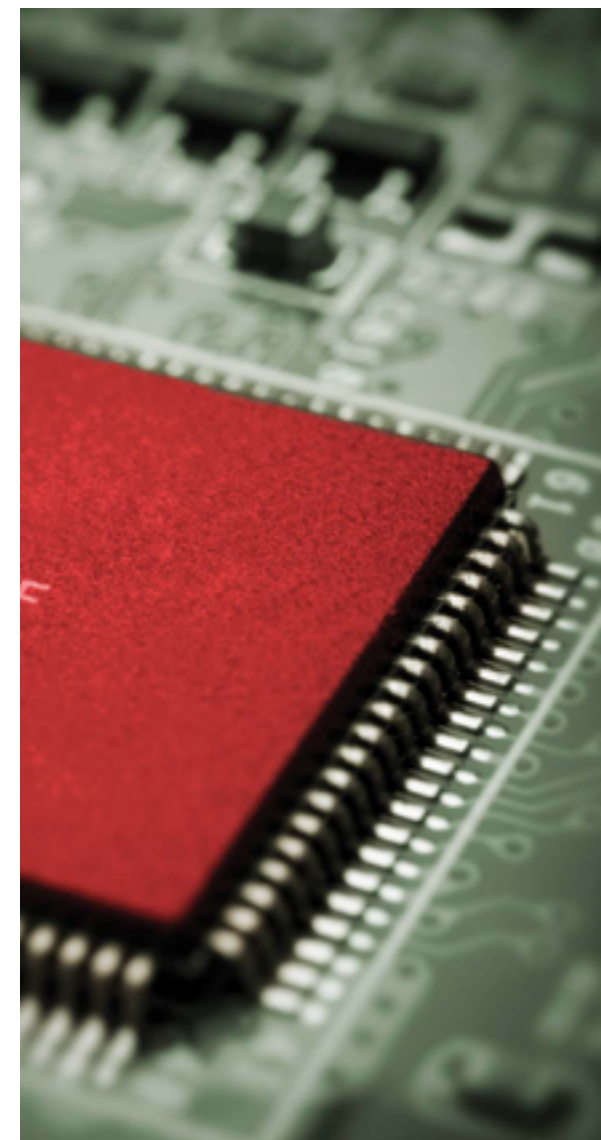
Technology is evolving at an ever faster rate. It means the risks faced by technology businesses today are almost certain to be different tomorrow.

### Examples of target appetite:

- Automatic environmental control
- Computer manufacturing
- Computer storage device manufacturing
- Electron tube manufacturing
- Electronic connectors manufacturing
- Household audio and video equipment
- Laboratory analytical instruments
- Lighting equipment manufacturing
- Magnetic and optical recording media
- Measuring and controlling devices
- Optical instruments and lenses
- Other communications equipment manufacturing
- Other computer peripheral equipment manufacturing
- Photographic and photocopying equipment manufacturing
- Printed circuit assembly (*electronic assembly*)
- Radio and television broadcasting and wireless communications equip
- Relay and industrial control manufacturing
- Scale and balance (*except laboratory*)
- Switchgear and switchboard apparatus manufacturing
- Telephone apparatus manufacturing
- Totalising fluid metres and counting device manufacturing

### Cover available:

- Property damage
- Goods in transit
- Money and personal accident (*assault*)
- Business interruption
- Cyber – network security (*first party*)
- Computer breakdown
- Employers' liability
- Public and products liability
- Product recall (*costs only*)
- Professional indemnity
- Cybermedia liability (*third party*)
- Legal Expenses
- Criminal protection response





## TECHNOLOGY – ELECTRONICS MANUFACTURING AND ASSEMBLY

*continued*

### Key selling points:

#### Public and products liability:

- North American jurisdiction
- Efficacy

#### Property Damage and business interruption:

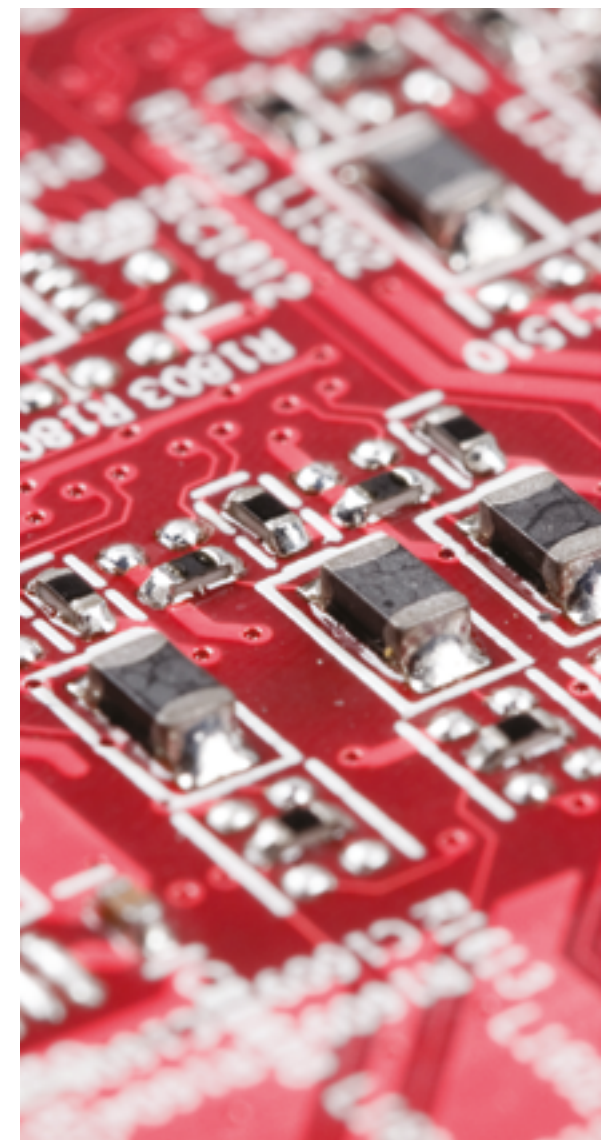
- Computer breakdown
- Machinery breakdown
- Research and development operations
- Public utilities
- Travelers Umbrella Covers providing flexibility on how policy limits can be used

#### Professional indemnity (*including Products*):

- Breach of both written and verbal contracts
- Separate limit towers provided for Professional Indemnity, Intellectual Property Rights and Third Party Cyber covers
- Flexible basis of settlement (*Aggregate or Any One Claim options*)
- Worldwide jurisdiction
- Defence costs in addition
- Policy excess does not apply to defence costs. (*The excess does however apply in the US*)
- Third party fines and penalties
- Breach of patent (*excluding US*)

#### Risk Control

- Dedicated customer portal with technology specific information and resources
- Safety academy (*training courses for the insured*)
- Risk management bursary available
- Dedicated consultants to assist in review of the customer's business



## TECHNOLOGY – IT AND COMMUNICATIONS

Technology is evolving at an ever faster rate. It means the risks faced by technology businesses today are almost certain to be different tomorrow.

### Examples of target appetite:

- Computer system design services
- Data centre operators
- Telecommunication service providers
- Hosting
- Cloud providers
- Software developers IT consultants
- Data processing
- Internet service providers

### Cover available:

- Property damage
- Goods in transit
- Money and personal accident (*assault*)
- Business interruption
- Cyber – network security (*first party*)
- Computer breakdown
- Employers' liability
- Public and products liability
- Product recall (*costs only*)
- Professional indemnity
- Cybermedia liability (*third party*)
- Legal expenses
- Criminal protection response

### Key selling points:

#### Public and products liability:

- North American jurisdiction
- Efficacy
- Extended parts

#### Property Damage and business interruption:

- Computer breakdown
- Machinery breakdown
- Research and development operations
- Public utilities
- Travelers umbrella covers providing flexibility on how policy limits can be used

#### Professional indemnity (including Products):

- Breach of both written and verbal contracts
- Separate limit towers provided for professional indemnity, intellectual property rights and third party cyber covers

- Flexible basis of settlement (*Aggregate or Any One Claim options*)
- Worldwide jurisdiction
- Defence costs in addition
- Policy excess does not apply to defence costs. (*The excess does however apply in the US*)
- Third party fines and penalties
- Breach of patent (*excluding US*)

#### Risk Control

- Dedicated customer portal with technology specific information and resources
- Safety academy (*training courses for the insured*)
- Risk management bursary available
- Dedicated consultants to assist in review of the customer's business



# TECHNOLOGY – MEDICAL TECHNOLOGY

Our Medical Technology product provides a combined insurance coverage for those businesses involved in the medical technology industry. The depth and breadth of coverage and service available from Travelers remains unparalleled.

## Examples of target appetite:

- In vitro and in vivo diagnostic substances / laboratory testing products
- Biologic products
- Lab apparatus
- Laboratory analytical instruments
- Optical instruments
- Surgical and medical instruments and apparatus
- Orthopaedic, prosthetic and surgical appliances and supplies
- Dental equipment and supplies
- X-ray apparatus and tubes and related irradiation apparatus
- Electro-medical and electrotherapeutic apparatus
- Ophthalmic goods
- Medical, dental and hospital equipment and supplies
- Commercial physical and biological research
- Non-commercial research organisations

## Cover available:

- Property damage
- Business interruption
- Money and personal accident (assault)
- Computer all risks
- Terrorism
- Employers' liability
- Public and products liability
- Professional indemnity

## Key selling points:

- A complete package approach
- A fast response from our underwriters who focus on medical technology risks
- Risk control expertise and risk management service for every policy
- Dedicated claims handlers
- Provision of suitable indemnity limits
- Flexibility to cater for incubator, start up and spin out companies to established multi-national companies
- Bespoke policy for the sector providing specialist covers e.g. Frustrated Expenses
- Public and products liability-efficacy included
- Public and products liability-can include US jurisdiction
- Professional indemnity-covers product too





## WAREHOUSING

Our warehousing product is designed for merchant warehousing risks who may import and export products. We understand the wide and varied exposures faced by the warehousing industry and have designed a product to protect your customers against a range of exposures.

### Examples of target appetite:

- Motor vehicle supplies and new parts
- Home furnishings
- Brick, stone, and related construction materials
- Roofing, siding, and insulation materials
- Construction materials
- Ophthalmic goods
- Professional equipment and supplies
- Hardware
- Plumbing and heating equipment and supplies (*hydronics*)
- Warm air heating and air-conditioning equipment and supplies
- Refrigeration equipment and supplies

- Industrial machinery and equipment
- Piece goods, notions, and other dry goods
- Men's and boy's clothing
- Furnishings
- Women's, children's and infants' clothing and accessories
- Footwear
- Flowers, nursery stock, and florists' supplies

### Cover available:

- Property damage
- Goods In transit
- Money and personal accident (*assault*)
- Deterioration of stock
- Computer all risks
- Business interruption
- Employers' liability
- Public and products liability
- Terrorism

### Key selling points:

#### Property damage:

- Exhibitions
- Condemnation of undamaged property
- Non-ferrous metals commodity index

#### Deterioration of stock:

- Combined Property Damage/Increased Cost Working limit

#### Business interruption:

- First party cyber extension





## YACHT

From Mega Yachts, Motor, Sailing, Trawler and Sports Fishing Yachts, the Travelers Yacht team is one of the leading providers of specialist Yacht insurance in the Lloyd's market with a reputation for creative and customised solutions and claims expertise.

Our experienced Yacht underwriters have a high degree of specialist industry knowledge and work closely with clients to enhance their risk management, safety management systems and quality assurance. In addition to the major classes of coverage, we can provide our clients with related products.

### Target business:

- Giga Yachts (Over 330ft/120m)
- Mega or Super yachts (200ft/60m to 330ft/100m)
- Luxury Yachts (Up to 200ft/60m approximately)
- Expedition/Trawler Yachts
- Cruising Motor Yachts (30ft to 70ft to 100ft with crew)
- Sports Fishing Yachts
- Sailing Yachts

### Maximum capacity:

- USD 35,000,000 any one vessel





## UK & IRELAND MARINE

Travelers has a long history of protecting companies in the maritime industry, from some of the largest ports and harbours in the UK and Ireland, to individual yacht owners, sail makers, boat yards, marinas and marine equipment manufacturers.

We recognise that if these companies are to stay afloat, they need the right insurance – not only for themselves, but also for their liabilities to others that can arise from their day to day operations and unexpected defects in goods and equipment supplied.

Our team of marine specialists offer a wide range of marine insurance products and can also construct bespoke cover that can be tailored to meet your specific requirements.

### Target business:

- Ports and harbour authorities
- Terminal operators and stevedores
- Boat builder yards
- Ship repair yards
- Marinas and yacht clubs
- Marine engineers
- Marine trades
- Hull and yachts
- UK Cargo

### Maximum capacity:

- USD 25,000,000 for Property/BI
- USD 25,000,000 for Liabilities
- USD 17,500,000 for Hull & Machinery





## AVIATION – GENERAL AVIATION

Travelers are a well-established aviation insurer for all types of General Aviation risks throughout the world. We have a proven track record as market leader on varying accounts that range from single aircraft to fixed and rotor wing fleets.

Our experienced underwriters and claims adjusters have a high degree of specialist industry knowledge and can work closely with clients to enhance risk and safety management, thus creating product that will specifically meet their needs.

Our clients also benefit from the financial strength and stability that comes from being part of Lloyd's. With strong financial security every policy is supported by an A (excellent) rating from the rating agency A.M.Best, A+ (Strong) rating from Standard & Poor's and AA- (very strong) rating from Fitch Ratings. This strong security allows us to offer 100% lines on General Aviation risks within this sector.

### Target business:

- Rotor wing aircraft
- Fixed wing aircraft with fewer than 75 seats

### Maximum capacity:

- USD 52,500,000





## RENEWABLE ENERGY

Travelers are a recognised and respected market leader, providing worldwide coverage for all risks of physical loss or damage including machinery breakdown and ensuing time element to all companies involved in the development, construction and operations of renewable energy assets.

Our highly experienced claims team have a technical understanding of these risks and respond quickly and effectively.

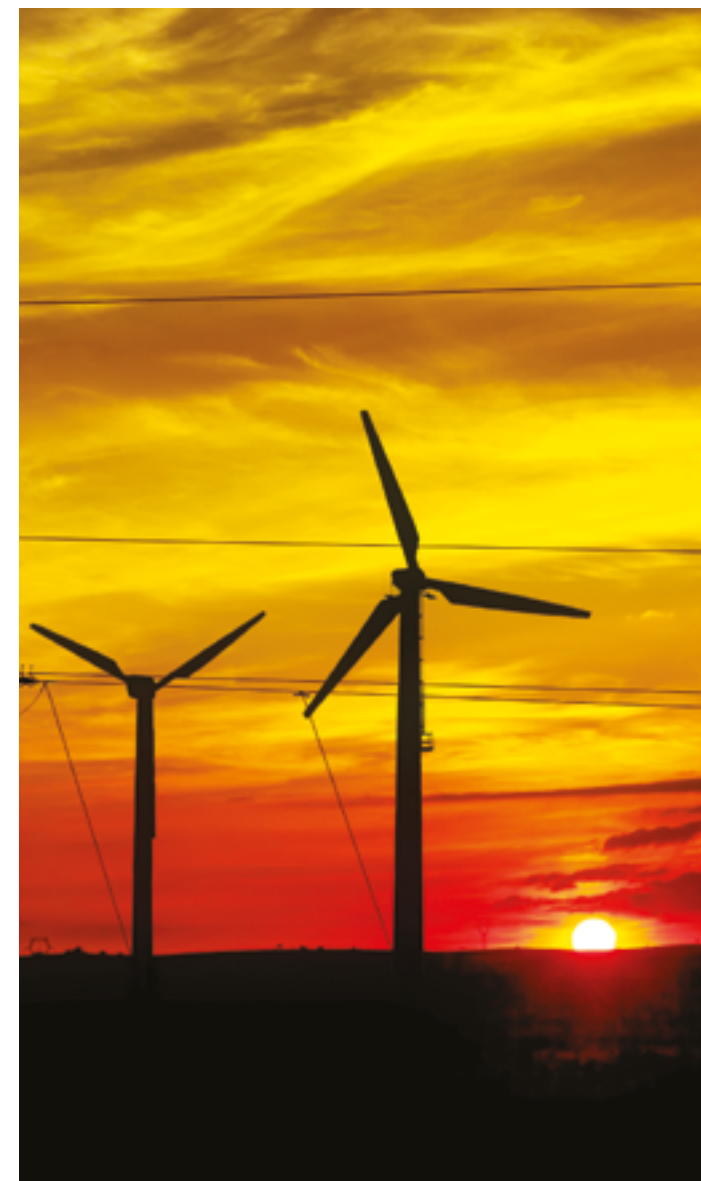
Renewable energy claims can be complex and expensive. Travelers are committed to working with you to help resolve claims quickly.

### Target business:

- Onshore wind energy
- Offshore wind energy
- Solar energy

### Maximum capacity:

- USD 250,000,000 in capacity per project or phase







## CONSTRUCTION AND ENGINEERING

Travelers is a leading provider of insurance for the construction industry. Our specialisation in this industry, arms us with a vast database of hands-on, industry specific knowledge to help contractors manage costs. We work hard to deliver outstanding service, quality products and customised solutions. There is a strong engineering focus with two senior engineers supporting the underwriting function.

### Target business:

- Major construction projects in the following sectors:
  - Mining
  - Oil and gas
  - Building
  - Processing facilities
  - Power generation
  - Heavy and light industrial
  - Infrastructure including road, rail and water
- Owner controlled capital expenditure programmes
- Privately financed projects
- Contractor annual programmes
- Binding authorities

### Maximum capacity:

- USD 75,000,000 on a Probable Maximum Loss Basis







## PERSONAL ACCIDENT AND TRAVEL

Our policies are available to companies, individuals, families or affinity groups and can be purchased on either a stand-alone basis or as an integral part of an insurance package. We provide coverage for many territories around the world. These policies can also be issued on a reinsurance basis and delegated authority can be given to business partners.

### Target business:

- Employer groups
- Personal individuals
- Key persons of any business
- Credit card holders
- Business travellers
- Ships' crews
- Professional and amateur sports persons/teams
- Entertainers
- Contractors working abroad including hostile locations

### Maximum capacity:

- USD 7,500,000 any one person
- USD 25,000,000 any one event





## KIDNAP AND RANSOM

Travelers can provide cover for worldwide Kidnap for Ransom (K&R) risks. With risks up to USD 50 million generally written 100% by us. In today's uncertain political climate, and with business conducted on an ever-growing international basis, employees are more frequently being exposed to dangerous environments. If employees or private individuals travel domestically or overseas, maintain offices or property outside the UK and Europe, have trade secrets that are vital to the organisation or simply use computers, you are vulnerable to many risks that our policy will cover.

We provide tailored cover for organisations as well as private (family) cover that is tailored for high-net worth individuals and their families, including sports, media or entertainment personalities to help protect themselves from the financial impact of a kidnap or extortion. We can also cover individuals for single or multiple trips on business or pleasure to high risk countries/locations.

Piracy risks continue to plague the shipping industry, and we can provide a specialist product that can protect ship-owners from piracy risks where ransoms are demanded.

### Target business:

- Corporate (small, medium and large)
- High-net worth individuals and families
- Ship-owners

### Maximum capacity:

- USD 50,000,000 per insured event (K&R)
- USD 10,000,000 per insured event (Piracy)



## **RISK CONTROL SERVICES**

At Travelers we believe that prevention is better than cure which is why we provide complimentary risk management services to help prevent losses from occurring. With more than 750 risk management professionals around the world, we have the knowledge, experience and expertise to provide relevant risk management advice and resources to meet your clients' needs.

Our practical guidance will help control and minimise inherent risks and help to head off problems before they arise. We also work in close partnership with your clients to help inform the decisions they make about their business operations, improving the safety and security of their property, products, employees, customers and other assets.

## TRAVELERS EUROPE

Whether it's selecting 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. Our commitment to outstanding service combined with our comprehensive insurance-based solutions gives businesses the confidence they need to feel secure.

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

We are passionate about insurance. 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 three core insurance functions:

- Underwriting
- Risk Control
- Claims

## UK / IRE CORPORATE CLIENTS

At Travelers we have more than 160 years of experience insuring complex risks and a reputation for client-centric underwriting, risk control and claims handling. We are dedicated to developing long-term relationships and providing high levels of service, which we offer through a team approach to service delivery and a robust stewardship programme.

To protect customers where they need it most, Travelers offers its leading specialist property, casualty and motor underwriting, risk control and claims handling capabilities to large corporate companies.

Key benefits for large corporates:

- A central team of underwriters for large corporates: We have more than 160 years of combined experience providing solutions to large corporates, meaning that we understand the challenges our customers face and the insurance programme structures required.
- Account stewardship: We develop long term client-insurer relationships with a dedicated account team and agreed service plans, allowing us to identify more ways to add value and protect our customers.
- Flexible solutions: We can offer both specialist mono-line underwriting and combined multiple line programmes. We can also support non conventional programmes, including, high retentions and large aggregates. Our Lloyd's platform is also available to corporate clients.
- Specialised guidance for companies with US interests: We have significant capabilities in the US and can provide comprehensive insurance, claims and risk management solutions across all 50 US states.
- Strong local knowledge and expertise: We operate more than 250 offices in the UK, Ireland, US, Canada and Brazil and understand the exposures of large corporate clients in these countries. We also have a carefully selected partner network which allows us to deliver service excellence in more than 125 countries worldwide.
- Rehabilitation cover: We can provide rehabilitation support before a claim is received.

### [travelers.ie/brokers](https://travelers.ie/brokers)

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