



## COVER FOR LEGAL FIRMS

# The expertise you need in a changing legal landscape

The legal profession is going through considerable disruptive change. Technology advances, regulatory shifts and revised working structures are bringing fresh opportunities, but also new risks.

It's therefore important to have an insurance partner that understands the legal sector – and has the knowledge, practical experience and international scope to support firms through these changes.

Travelers' services are shaped around insuring the requirements and ambitions of today's law firms. Our enlightened approach to risk and enhanced level of claims management assistance will help you to thrive and continue to do what you do best whatever the future holds.

### The Irish market leader – and an insurance world leader

Solicitors are expected to think ahead - to provide sound counsel and reliably anticipate risks. The same could be said of law firms themselves. A firm's success depends on its ability to think ahead and confidently prepare for the future.

Travelers can help in that effort. That's because we use our expertise, our network and our experience to deliver solutions that enable you to focus confidently on the next chapter of your story. We help you to understand and manage your risks so you can deliver superior service and embrace new opportunities that will enrich your business.

The company is part of The Travelers Companies, Inc. group – the third largest commercial property casualty insurer in the US. We are also a global top five insurer for cyber insurance, while the Travelers Syndicate 5000 is a leader at Lloyd's. Standard & Poor's has rated Travelers AA – a testament to our financial strength to pay out large claims. Through strategic alliances with leading insurers in over 125 countries, we can protect the global operations and ambitions of our customers.

### Insurance Cover

Travelers has a comprehensive list of cover options to protect your reputation, your people and your facilities; any issue in fact, that may affect a law firm.

- CyberRisk
- Property
- Business Interruption
- Public Liability
- Crime
- Directors & Officers
- Employers' Liability
- Employment Practices Liability
- Pension Trustees Liability
- Personal Accident & Travel
- Kidnap & Ransom (K&R)
- Terrorism
- Fine Art & Specie

For our larger clients, with multiple offices, international exposures and complex risk profiles, we offer a more tailored service. This could involve bespoke policy wordings, nominated adjusters or solicitors on claims, regular analysis and reviews, plus other benefits.

## About Travelers



### Strength in numbers

Travelers generated revenues of approximately \$28 billion in 2016. We have more than 30,000 employees located in over 250 offices in the US, Canada, UK Ireland and Brazil. In the UK and Ireland, we have offices in Birmingham, Dublin, Glasgow, Leeds, London, Manchester and Redhill.



### AA rated

Standard & Poor's has given Travelers an AA rating, a testament to our financial strength to pay out large claims. Travelers is also one of only 30 select companies that comprise the Dow Jones Industrial Average.



### Experienced

Through strategic alliances with leading insurers in over 125 countries, we protect the global operations of our insureds. With underwriters in six UK offices, we offer the assurance of local-market compliance matched with UK-based claims handling and risk management support.

## Your People

When it comes to people, we ensure you are fully protected at all times. That's why we offer:

- **Flexible working cover**, including lost or stolen laptops, information breaches and the spread of malware between personal and professional devices.
- **Personal accident and travel insurance**, including accident cover for any lawyer or employee in the workplace.
- **Kidnap & Ransom (K&R)**, important when travelling to certain countries; we are one of the most experienced insurers in this area.
- **Liability insurance**, because injuries and illness are some of the biggest overall risks. We also have a team of Travelers nurses partnering with claim professionals to provide insights into injuries and their causes, plus future treatment requirements.

## Your Property

However complex the claim, we can make sure that it's 'business as usual'.

- **Office recovery support** – temporary office accommodation, phone call redirection, reinstated email domain and internet<sup>2</sup>.
- **Irreplaceable and Essential Documents**
  - compensation for the cost of a legal indemnity policy after damage to property transactions or documents.
- **Terrorism** – cover for any damage to property resulting from terrorism or political violence.
- **Billable hours** – to ensure you don't lose out from business interruption.

## Combined Package insurance

This is a comprehensive, easily managed package that includes a wide range of covers and benefits specifically targeted to the needs of the legal sector. It can also be tailored to feature certain other insurance options.

- **Unlimited maximum indemnity period\***
- **Billable hours coverage**
- **Criminal Protection Response\***
- **Conveyancing\***
- **Probate, Trustee and Guardian\***
- **Irreplaceable and Essential Documents**
- **Office Recovery support for the legal sector<sup>2</sup>**

\*Optional

<sup>2</sup>Office recovery support is provided by First Recovery – Terms & Conditions apply.

## Risk management

Our experience has given us numerous years of data covering many hundreds of Irish law firms. This information gives us real insight into the kind of situations most likely to lead to claims, for example failures in the provision of professional services, damage to buildings and equipment or injuries, and ill health to your people and customers. By sharing our expertise we can show you how to holistically manage and limit your risk level.

- **Online**, via instant access to risk management guidance, including office ergonomics and business continuity planning.
- **On-site**, with guidance on property protection, health & safety and business continuity. We also offer Safety Academy risk management training courses.
- **On-demand**, connecting to support specialists for solutions to specific problems.

## Claims management

Whether it's helping risk managers assess loss exposures or managing claim/trend reviews, our claim professionals deliver a superior service that helps our insureds achieve optimal claim outcomes. From initial notification to final settlement, you will be dealing with a small dedicated team. It means we know our clients better and are fully engaged with their situations.

Where required, our claim professionals can call on global resources, including engineers, electronic discovery experts, forensic scientists and technicians with the background and experience to investigate virtually any loss scenario. In addition, we can call on a vast repository of technical information gathered during thousands of claim investigations.

## Key contacts

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Travelers operates through several underwriting entities through the UK and across Europe. Please consult your policy documentation or visit the websites below for full information.

[travelers.co.uk](https://travelers.co.uk)    [travelers.ie](https://travelers.ie)