



**PRODUCT INFORMATION**

# Insurance and risk management for offices

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

**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 more in control of how to utilise the limit following a loss
- 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 Express Kidnap
- Loss of ransom monies in transit
- Response consultants’ fees following:
  - I. Disappearance
  - II. Hostage crisis
  - III. Threat (no ransom demand)

**Employers’ Liability:**

- Proactive Rehabilitation Support

**Our warranty and condition precedent free Office product includes:**

- ✓ Property damage
- ✓ Business interruption
- ✓ Computer breakdown
- ✓ Employers’ liability
- ✓ Public liability
- ✓ Criminal protection response
- ✓ Legal expenses

**The minimum premium is €5,000 per annum.**

## 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:

- ✓ Professional indemnity
- ✓ Directors and officers
- ✓ Kidnap and ransom
- ✓ Commercial crime
- ✓ Event cancellation
- ✓ Global property terrorism
- ✓ Cyber Risk Insurance

**Contact your local Travelers representative to find out more or visit [travelers.ie](https://travelers.co.uk)**

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