

## PRODUCT INFORMATION

# Travelers eTrade Office

Travelers eTrade Office takes the time and effort out of arranging the best cover for your SME clients. With a simple but flexible package and the speed and convenience of transacting online, you'll find all the support you need to deliver great service.

### Time to make it happen

Streamlining essential policies into one easy-to-manage package, Travelers eTrade Office helps you cut back on labour-intensive paperwork.

Boosted by the speed of eTrade, you'll get time back on your side to focus on what matters most: offering the best service to your clients and increasing your own productivity.

Unlike some other providers, Travelers eTrade Office can be made-to-measure, with clients able to tailor their cover to suit their particular needs.






Easy access to specialist SME underwriters and our renowned financial strength offer trademark Travelers support for each application.

### Risk appetite sweet spots

- Accountants
- Business and Management Consultants
- Clerical Services
- Estate Agents
- Financial Services
- Legal Professions - We provide fully bespoke and enhanced covers that recognise the unique needs of the legal industry

### Core Cover

### Cover Limits

 <b>Property: Contents Buildings</b>	Up to €50m per policy, for the total property & business interruption sum insured
 <b>Business Interruption</b>	Up to €10m per location for the property & business interruption sum insured Max contents sum insured €7.5m
 <b>Public Liability</b>	Up to €10m
 <b>Employers' Liability</b>	Up to €13m
 <b>Legal Expenses</b>	Up to €400k

Please note that Contents is mandatory across all packages.

### Transact via MyTravelers

MyTravelers suits brokers who know they want to deal with us directly. Register or log in today at [travelers.ie/mytravelers](https://travelers.ie/mytravelers)

## Key features

Cover is suitable for businesses operating from up to 15 locations and includes:

- Goods in transit cover in the UK and Ireland
- Computer breakdown cover including cost of reinstalling insured's software and data
- Money cover both on and away from the premises
- Equipment kept at directors' and employees' homes, supporting the demands of flexible working
- Free helplines for legal and tax advice, plus a counselling service

## Policy extensions

Travelers groups the most popular extensions into two baskets, each with a single limit.

Coverages	Limit / Sum Insured
<p><b>BASKET 1</b></p> <ul style="list-style-type: none"> <li>• Signs/fixed glass/sanitary ware</li> <li>• Business contents kept at home</li> <li>• Replacement locks</li> <li>• Refrigerated stock</li> <li>• Exhibitions (worldwide)</li> <li>• Documents stored at third party locations (UK and Ireland)</li> <li>• Computer records (reinstatement)</li> <li>• Incompatibility of computer records</li> <li>• Temporary removal of contents</li> <li>• Computer breakdown (limits to match computer sum insured up to €100k)</li> <li>• Damaged equipment at outsourced service provider</li> <li>• Works of art and precious metals</li> <li>• Contents at home of partners, directors and employees</li> </ul>	€10k Any One Event
<p><b>BASKET 2</b></p> <ul style="list-style-type: none"> <li>• Damage to landscaping by emergency services</li> <li>• Clearance of drains</li> <li>• Trace &amp; access</li> <li>• Loss of metered water, gas, oil and electricity</li> </ul>	€25k Any One Period of Insurance
<ul style="list-style-type: none"> <li>• Goods in transit</li> </ul>	€10k Any One Event

## We're big on SME

eTrade Office is just one of the ways we've brought our specialist mid-market expertise to the SME space. Delivering the same comprehensive cover and outstanding service you've come to expect from us, it's designed to suit the needs of smaller businesses.

With both the capacity and the product suite to partner SMEs for the long-term, we can offer support from humble beginnings to bigger things.

And because we're all about insuring ambition, you'll always be confident that the growth mindset of you and your clients will be fully matched by our own.



### AA Rated

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



### Dedicated team

Travelers specialist SME underwriters are there to help if you need them



### Rapid settlement

Payments are issued within 48 hours of receiving relevant documentation



### Claim consistency

You'll be in the safe hands of a nominated claim handler who knows your case



### Nimble response

We'll respond to all claim correspondence within five working days



### eTrade capabilities

Quotes are available on the [MyTravelers](#) web portal

For more information or to discuss an opportunity, please contact us via phone **01 609 5680**, or email [SMEIreland@travelers.com](mailto:SMEIreland@travelers.com)

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

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