



SME INSURANCE

# PI Combined

Combined with you in mind



Overview

Our PI Combined cover

Our risk appetite

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## Overview →

Learn how Travelers PI Combined gives your SME clients total peace of mind.



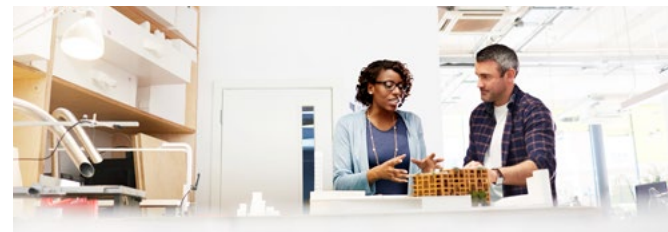
## Our risk appetite →

An instant overview of the sectors and business types that suit our cover down to the ground.



## Why Travelers? →

Discover the benefits of partnering with us, from our financial strength to unrivalled PI expertise.



## Our PI Combined cover →

A quick guide to all the key features of our PI Combined product and the service behind it.



## How to eTrade with us →

Need to move fast? Travelers PI Combined is available to eTrade on the MyTravelers web portal.



## Contact us →

All the details you need to connect with our specialist team and access their expert support.

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## Welcome to Travelers Professional Indemnity Combined

In today's fast-changing world, the pace of SME growth is matched only by that of the risks and challenges faced by owners.

Travelers PI Combined offers a comprehensive solution for non-regulated and tech businesses, giving them the vital support they need to trade with full confidence.

Bringing together Professional Indemnity, Liability, Property and Cyber covers into one easy-to-quote policy, you can tailor Travelers PI Combined to suit your clients' individual needs.

### Combined with ease

Backed by experienced, specialist underwriters and available to quote and bind with all the speed and convenience of eTrade, our PI Combined cover has been designed to save you and your clients time and effort.

Smooth and seamless, there's no easier, more efficient way to offer every SME business the support it needs to succeed.



## Our PI Combined cover

### Key features

Public & Product Liability

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## Our PI Combined cover

The key features of Travelers PI Combined insurance at a glance:

### Cover limits

Professional Indemnity **up to €6.5m**

Liabilities **up to €13m**

Property inc Business Interruption **up to €5m**

### Covers



#### Professional Indemnity



#### Liability

Public and Product Liability >  
Employers' Liability >



#### Property

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Buildings >



#### Business Interruption >



#### Cyber Fundamentals >



#### Legal Expenses >

### Professional Indemnity cover

- Any one claim
- Civil liability
- Infringement of intellectual property rights
- Dishonesty of partners, employees and consultants
- Libel and slander or malicious falsehood
- Compensation for court attendance in defending a claim

### Specific wording enhancements

To tailor cover to risks specific to different industries:

#### Information technology

- Unpaid fees or other remuneration
- Accidental damage or loss of documents

#### Miscellaneous / Marketing / Business & Management Consultancy / Bookkeepers

- Awards by Ombudsmen
- Criminal prosecution defence costs
- Legal representation costs at tribunals and hearings

#### Claim service

- Specialist team with over 300 years of professional indemnity claim experience
- Highly skilled claim professionals, minimising the involvement of external solicitors, loss adjustors and other third parties, thus reducing claims costs

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## Public and Product Liability

### What's covered

- Accidental injury to visitors, such as clients, contractors or suppliers, or damage to their belongings at the insured premises
- Accidental injury to third parties or damage to their property when away from insured premises
- Product cover for the sale or supply of defective products. Covering accidental injury or property damage
- Ability to add US cover if the insured works with, or has customers in, the US
- Compensation for court attendance in defending a claim
- Covers employees abroad for business including in a personal capacity

## Employers' Liability

### What's covered

- Standard policy limit of €13m
- Broad definition of employee, including volunteers, people on work experience, and seasonal staff
- Compensation for employees' injuries and the insured's legal costs
- Compensation for court attendance in defending a claim



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### What's covered

- Damage to property in the insured's office, including equipment, furniture, machinery, stock, glass, signs, works of art and more
- Visitors' and employees' personal effects on the insured's premises
- Repair or replacement of damaged property
- "All risk cover" including:
  - Fire
  - Lightning
  - Strike
  - Aircraft
  - Storm
  - Flood
  - Water leaks
  - Theft or attempted theft
  - Explosion (caused by gas leaks etc.)
  - Earthquake
  - Vandalism
  - Vehicle collisions with the building
  - Accidental damage
  - Subsidence
- Full theft cover during office hours
- Contents temporarily away from the office while at exhibitions, rental storage or computer equipment at third party premises
- Portable equipment away from the office
- Goods in transit cover in the UK and Ireland
- Rent the insured must pay if required by their lease if the property cannot be used following damage
- Computer breakdown cover including cost of reinstalling insured's software and data
- Money cover both on and away from the premises
- Personal accident assault following the theft or attempted theft of money
- As standard we offer a number of policy extensions:
  - Directors, partners, employees and visitors' personal effects
  - Signs, glass and sanitary ware
  - Keys and locks
  - Refrigerated stock
  - Incompatibility of computer records
  - Outsourced service providers
  - Works of art and precious metals
  - Fixed contents at home of partners, directors and employees
  - Outdoor trees and landscaping
  - Clearance of drains
  - Trace and access
  - Loss of metered water, gas, oil and electricity

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## Buildings

### What's covered

- The structure of the building such as the roof, walls, ceiling, floors, doors, windows, fitted fixtures and sanitary suites. It also covers signs, outbuildings, gates, fences and mains supply pipes and drains
- Repair or replacement of damaged property
- "All risk cover" including:
  - Fire
  - Lightning
  - Strike
  - Aircraft
  - Storm
  - Flood
  - Water leaks
  - Theft or attempted theft
  - Explosion (caused by gas leaks etc.)
  - Earthquake
  - Vandalism
  - Vehicle collisions with the building
  - Accidental damage
  - Subsidence
- If the insured owns the building and leases out part of it, we will cover the lost rent which would normally be payable to the insured during a period of unoccupancy following damage to the building
- Automatic provisional cover to newly acquired property, until details are supplied



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## Business Interruption

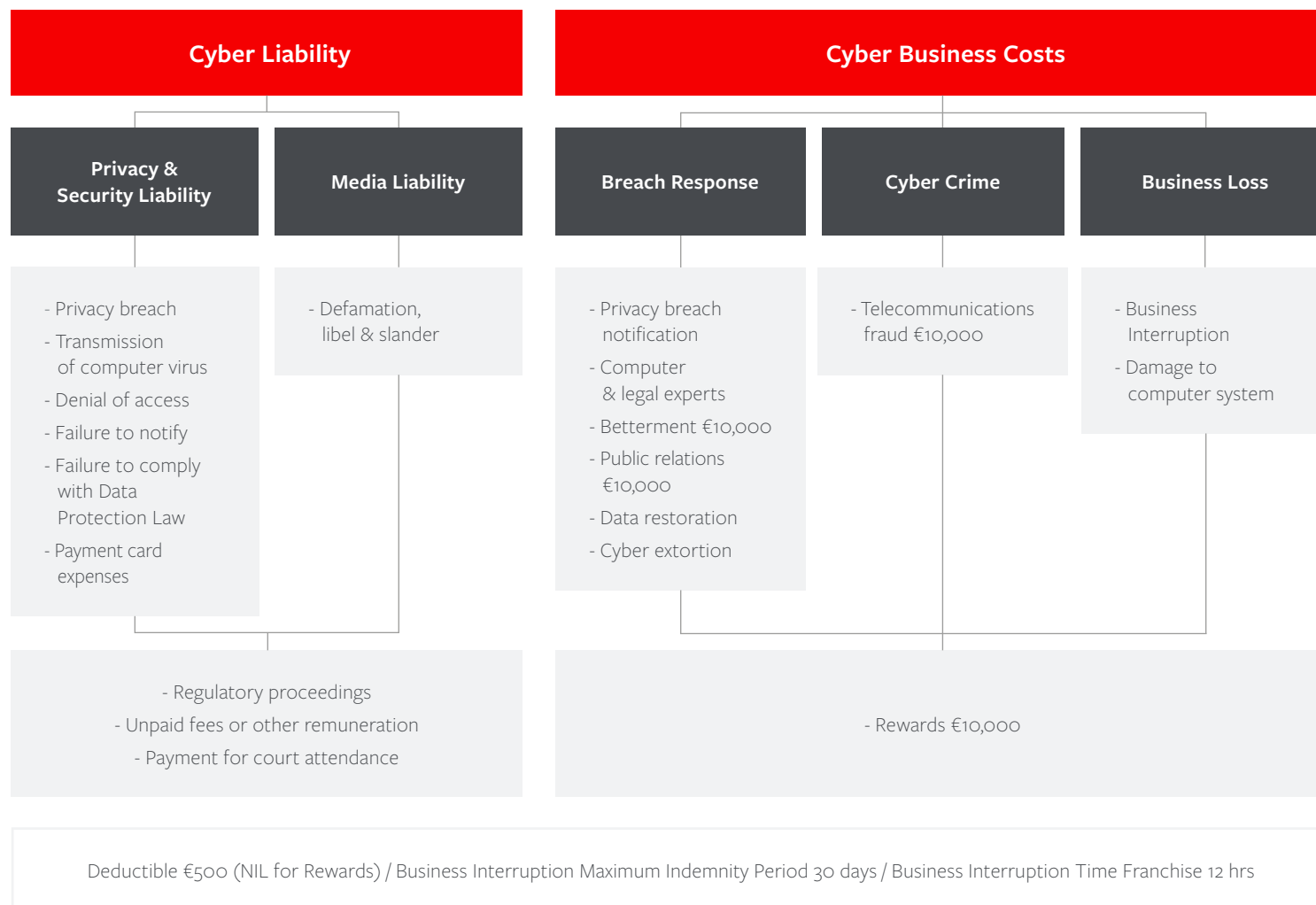
### What's covered

- Loss of income the insured may suffer during the period that they're unable to trade as a result of damage to the property by a range of causes, including:
  - Fire
  - Lightning
  - Strike
  - Aircraft
  - Storm
  - Flood
  - Water leaks
  - Theft or attempted theft
  - Explosion (caused by gas leaks etc.)
  - Earthquake
  - Vandalism
  - Vehicle collisions with the building
  - Accidental damage
  - Subsidence
- Automatically includes 25% of the business interruption loss of income sum insured as ICOW
- Prevention of access to insured's business premises due to damage within a kilometre radius of the premises
- Closure of premises from:
  - Murder, manslaughter, suicide or sudden physical injury at the premises
  - Defects to drains or other sanitary arrangements
  - Vermin or pest infestation
- Food or drink poisoning supplied at or from the premises
- Damage to the premises of the insured's:
  - Electricity, gas, water or telecommunications provider including the connecting pipes and cables to their premises
  - UK and Irish based suppliers of goods
  - Supplier of outsource services
- Loss in transit within the UK and Ireland
- Loss of property stored within the UK and Ireland



## Cyber Fundamentals

Cyber crime is now a significant issue for most businesses. With attacks becoming increasingly sophisticated, our Cyber Fundamentals product has become indispensable to the modern SME. With a blended cyber cover limit of €25,000, here's how it's structured:



If a client requires a greater Cyber limit, please contact our team who will be happy to discuss this with you.



## Legal Expenses

### What's covered

Legal Expenses insurance is designed to help protect your client's business and employees during everyday legal disputes, providing support, advice and cover against legal costs. The policy will pay legal costs up to a limit of €400,000.

### Employment disputes and financial compensation awards

- Defending the insured's legal rights:
  - Prior to the issue of proceedings before a Workplace Relations Adjudicator, court or tribunal following the dismissal of an employee; or
  - In proceedings following a dispute relating to an employee or former employee's employment contract, or an alleged breach of their (or a former or prospective employee's) statutory rights
- For accepted employment disputes claims, payment of financial compensation awards

### Legal defence

- Defence of the insured's and their employees' legal rights following an alleged criminal offence, or prosecution under data protection legislation
- Defending employees in civil action taken against them as a trustee of a pension fund
- Appealing a statutory notice affecting the business
- Payment of an employee's salary or wages whilst attending a court or tribunal or doing jury service
- Defending employees if civil action is taken against them under Data Protection Legislation

### Statutory licence appeals

- An appeal following a decision to suspend, or alter the terms of, or refuse to renew, or cancel the insured's licence

### Contract disputes

- Disputes over the purchase, hire, sale or provision of goods or services

### Debt recovery

- Disputes relating to the recovery of money and interest due from the sale or provision of goods or services including the enforcement of a judgement

### Property protection

- Pursuing disputes relating to the insured's physical property following:
  - Someone causing damage to such property
  - A legal nuisance or trespass



### Bodily injury

- Sudden or specific accidents causing the death of or bodily injury to an employee or their family



## Our risk appetite

Travelers PI Combined insurance has a strong appetite for supporting non-regulated and tech professions. Here's a guide to our specific areas of interest:

Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
 Bookkeeping	Bookkeepers	●	●	●	●
 Business & management consultancy	Administration	●	●	●	●
	Adult Education Centres	●	●	●	●
	Agricultural Consultancy	●	●	●	●
	Business Advisory Service	●	●	●	●
	Business Consultancy	●	●	●	●
	Business Training	●	●	●	●
	Call Centre	●	●	●	●
	Career Consultancy	●	●	●	●
	Careers Advisory Service	●	●	●	●
	Chamber of Commerce	●	●	●	●
	Charity	●	●	●	●
	Clerical Services	●	●	●	●
	Communications	●	●	●	●
	Compliance Consultant	●	●	●	●
	Conference Management	●	●	●	●
	Consultancy	●	●	●	●
	Editorial Consultancy	●	●	●	●
	Education	●	●	●	●

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Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
Business & management consultancy	Education - Private	●	●	●	●
	Education Advisory Service	●	●	●	●
	Employment Agency	●	●	●	●
	Employment Agency - Clerical	●	●	●	●
	Employment Consultant	●	●	●	●
	Environmental Consultancy	●	●	●	●
	Estate Agency	●	●	●	●
	Events Organising	●	●	●	●
	Exhibition Organiser	●	●	●	●
	Food Hygiene Consultancy	●	●	●	●
	Food Industry Consultancy	●	●	●	●
	Home Tutors	●	●	●	●
	Horticultural Consultancy	●	●	●	●
	Hotel Consultancy	●	●	●	●
	Human Resources Consultancy	●	●	●	●
	Introduction Agency	●	●	●	●
	Inventory Consultancy	●	●	●	●
	Language Tutor	●	●	●	●
	Lecturing	●	●	●	●
	Life Coaching, Training & Management	●	●	●	●
	Life Style Consultant	●	●	●	●
	Management Consultancy	●	●	●	●
	Management Training	●	●	●	●
	Music Teachers	●	●	●	●
	Music Teaching	●	●	●	●

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Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
Business & management consultancy	Planning Consultancy	●	●	●	●
	Procurement Consultancy	●	●	●	●
	Project Management	●	●	●	●
	Publicity Management	●	●	●	●
	Quality Assurance	●	●	●	●
	Recording Services	●	●	●	●
	Recruitment Agency	●	●	●	●
	Recruitment Consultancy	●	●	●	●
	Research Consultancy	●	●	●	●
	Risk Management Consultancy	●	●	●	●
	Secretarial Services	●	●	●	●
	Teaching	●	●	●	●
	Training Advisory Service	●	●	●	●
	Training Consultancy	●	●	●	●
	Tuition	●	●	●	●
	Video Services	●	●	●	●
Information Technology	Computer Consultancy	●	●	●	●
	Computer Engineering	●	●	●	●
	Computer Graphics	●	●	●	●
	Computer Programming	●	●	●	●
	Computer Services	●	●	●	●
	Computer Software	●	●	●	●
	Computer Training Schools / Services	●	●	●	●
	Computers - Software	●	●	●	●
	Computers - Software Manufacturing	●	●	●	●

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Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
Information Technology	Electronics Consultancy	●	●	●	●
	IT Consultancy	●	●	●	●
	Software Consultancy	●	●	●	●
	Software Engineering	●	●	●	●
	Website Designer	●	●	●	●
Marketing / Media / Advertising / Communications	Advertising	●	●	●	●
	Advertising Agency	●	●	●	●
	Advertising Consultancy	●	●	●	●
	Author	●	●	●	●
	Call Centre	●	●	●	●
	Charity	●	●	●	●
	Communications	●	●	●	●
	Computer Aided Design	●	●	●	●
	Computer Graphics	●	●	●	●
	Conference Management	●	●	●	●
	Consultancy	●	●	●	●
	Copywriting	●	●	●	●
	Design Consultancy	●	●	●	●
	Desktop Publishing Services	●	●	●	●
	Editorial Consultancy	●	●	●	●
	Events Organising	●	●	●	●
	Exhibition Organiser	●	●	●	●
	Graphic Design	●	●	●	●
	Illustrator	●	●	●	●
	Introduction Agency	●	●	●	●

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Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
Marketing / Media / Advertising / Communications	Market Research	●	●	●	●
	Market Research Consultancy	●	●	●	●
	Marketing	●	●	●	●
	Marketing Consultancy	●	●	●	●
	Media Consultancy	●	●	●	●
	Photography	●	●	●	●
	Promotional Consultancy	●	●	●	●
	Public Relation Consultancy	●	●	●	●
	Public Relations Officer	●	●	●	●
	Publicity Consultancy	●	●	●	●
	Publicity Management	●	●	●	●
	Recording Services	●	●	●	●
	Sales Promotion Consultancy	●	●	●	●
	Video Services	●	●	●	●
	Videography	●	●	●	●
	Web Site Designer	●	●	●	●
Miscellaneous	Acoustic Consultant	●	●	●	●
	Administration	●	●	●	●
	Adult Education Centres	●	●	●	●
	Advice Centre	●	●	●	●
	Agricultural Consultancy	●	●	●	●
	Animal & Wildlife Consultancy	●	●	●	●
	Arbitration	●	●	●	●
	Arboriculture	●	●	●	●
	Assessing	●	●	●	●

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Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
Miscellaneous	Author	●	●	●	●
	Beautician	●	●	●	●
	Bookkeepers	●	●	●	●
	Brand Consultancy & Design	●	●	●	●
	Business Consultancy	●	●	●	●
	Business Training	●	●	●	●
	Call Centre	●	●	●	●
	Career Consultancy	●	●	●	●
	Careers Advisory Service	●	●	●	●
	Cartography	●	●	●	●
	Chamber of Commerce	●	●	●	●
	Charity	●	●	●	●
	Clerical Services	●	●	●	●
	Communications	●	●	●	●
	Compliance Consultant	●	●	●	●
	Computer Aided Design	●	●	●	●
	Conference Management	●	●	●	●
	Consultancy	●	●	●	●
	Counselling / Advice Centre	●	●	●	●
	Design Consultancy	●	●	●	●
	Drama School	●	●	●	●
	Draughtsman	●	●	●	●
	Education	●	●	●	●
	Education - Private	●	●	●	●
	Education Advisory Service	●	●	●	●

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Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
Miscellaneous	Environmental Consultancy	●	●	●	●
	Estate Agency	●	●	●	●
	Events Organising	●	●	●	●
	Exhibition Organiser	●	●	●	●
	Fashion Consultancy	●	●	●	●
	Fashion Design	●	●	●	●
	Feng Shui Consultants	●	●	●	●
	Fisheries Consultancy	●	●	●	●
	Food Industry Consultancy	●	●	●	●
	Forestry Consultant	●	●	●	●
	Garden Design	●	●	●	●
	Home Tutors	●	●	●	●
	Horticultural Consultancy	●	●	●	●
	Hotel Consultancy	●	●	●	●
	Human Resources Consultancy	●	●	●	●
	Illustrator	●	●	●	●
	Information Bureau	●	●	●	●
	Interior Design	●	●	●	●
	Interpreter	●	●	●	●
	Introduction Agency	●	●	●	●
	Inventory Consultancy	●	●	●	●
	Journalist	●	●	●	●
	Landscape Gardening	●	●	●	●
	Language Schools	●	●	●	●
	Language Tutor	●	●	●	●

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Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
Miscellaneous	Lecturing	●	●	●	●
	Licensing Consultancy	●	●	●	●
	Life Coaching, Training & Management	●	●	●	●
	Life Style Consultant	●	●	●	●
	Logistics Consultancy	●	●	●	●
	Management Consultancy	●	●	●	●
	Management Training	●	●	●	●
	Media Consultancy	●	●	●	●
	Music Teachers	●	●	●	●
	Music Teaching	●	●	●	●
	Office Services	●	●	●	●
	Party Planners	●	●	●	●
	Photography	●	●	●	●
	Photography - Commercial	●	●	●	●
	Planning Consultancy	●	●	●	●
	Product Design	●	●	●	●
	Professional Association	●	●	●	●
	Project Management	●	●	●	●
	Proof Reading	●	●	●	●
	Publicity Management	●	●	●	●
	Quality Assurance	●	●	●	●
	Recording Services	●	●	●	●
	Research Consultancy	●	●	●	●
	Screenwriting	●	●	●	●
	Script Writing	●	●	●	●

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Sector	Business	Professional Indemnity in appetite	Property in appetite	Liability in appetite	Cyber in appetite
 Miscellaneous	Secretarial Services	●	●	●	●
	Teaching	●	●	●	●
	Textile Consultancy	●	●	●	●
	Trade Association	●	●	●	●
	Traffic Consultancy	●	●	●	●
	Training Advisory Service	●	●	●	●
	Training Consultancy	●	●	●	●
	Translation	●	●	●	●
	Transport Consultancy	●	●	●	●
	Travel Agency	●	●	●	●
	Travel Agency - No Bureau De Change	●	●	●	●
	Travel Consultancy	●	●	●	●
	Tuition	●	●	●	●
	Video Services	●	●	●	●
	Videography	●	●	●	●



● Strong appetite for this business   ● We'll need to ask a few more questions than normal   ● It's not you; it's us



## How to eTrade with us

To make it as easy as possible to quote and bind business, Travelers PI Combined is available now to eTrade on the MyTravelers web portal.

### MyTravelers

MyTravelers suits brokers who prefer to deal with us directly. Fast and intuitive, it produces bespoke quotes and offers a highly streamlined journey, with outstanding support and a host of useful extras.

There is no easier, more efficient way to quote and give your clients the reassurance they need.

For example, in just a few clicks, MyTravelers enables you to:

- Generate multiple bespoke quotes
- Save as you go and amend information at any time
- Leave and rejoin later at the same point
- Choose from multiple limit options
- Copy and paste quotes to other documents
- Create multiple quote options and bind only the cover options you need

### MyTravelers gives you more

As well as being your hub for online quotes and referrals, MyTravelers also hosts industry-specific Risk Control information as part of our comprehensive On-site, Online and On-demand services suite.

And it's the best place to stay up to date with all our latest products and services as they become available. Register or log in today at [travelers.ie/mytravelers](https://travelers.ie/mytravelers)





## Why Travelers?

Travelers is one of the most established and respected names in Professional Indemnity insurance, a reputation driven by a wealth of industry-specific knowledge, unmatched financial strength and a market-leading approach to coverage.

### Combined with expertise

We recognise that any organisation providing advice, offering services or managing data can be exposed, no matter how diligent they may be. We also understand that a policy that fits an IT consultant may not suit a music teacher.

That's why we take the time to get to know our preferred sectors in depth, so that our coverage always remains practical, helpful and appropriate.

### Combined with insight

We protect against claims made for damages caused by work or services undertaken through mistake, negligence or incorrect advice. Our insight and expertise, as well as the depth of our claims handling experience, lends us a unique understanding of the challenges faced by SME businesses and allows us to proactively shape our cover to suit their evolving needs.



### AA Rated

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



### €500m+

Travelers insures over €500m worth of tech business around the world



### Dedicated team

Experienced underwriters, with specialist knowledge of professional indemnity in non-regulated and tech professions



### Claim expertise

Dedicated claim handler supporting you through every stage of your claim



### eTrade capabilities

Products available to trade on the **MyTravelers** web portal

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Our dedicated team of underwriters are highly experienced PI specialists.

Based in our Ireland trading centre, you can contact them directly from 9am to 5pm, Monday to Friday to receive fast and efficient support for any PI Combined query.

To get set-up to eTrade on the MyTravelers web portal, please get in touch with your Travelers Distribution Team contact.

For trading enquiries, please contact our SME Trading Centre:

Email: [SMEIreland@travelers.com](mailto:SMEIreland@travelers.com)

Phone: **01 609 5680**



The information provided in this document is for general information purposes only. It does not constitute legal or professional advice nor a recommendation to any individual or business of any product or service. Insurance coverage is governed by the actual terms and conditions of insurance as set out in the policy documentation and not by any of the information in this document.

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

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