

A group of five diverse professionals are seated around a white conference table in a modern office setting. They are engaged in a collaborative discussion, with some looking at documents and others gesturing. The room has large windows and a television mounted on the wall.

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Overview

This guide is designed to highlight the target industries and the types of organisations that Travelers have most expertise in writing and can truly add value for you and your customer. 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.

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Automotive

| Trade | Appetite |
|--|----------|
| Body repairs | ● |
| Mechanical servicing & repairs | ● |
| Vehicle sales only | ● |
| Franchised dealerships | ● |
| Vehicle sales, servicing & repairs | ● |
| Commercial vehicle converters & body builders | ● |
| Tyres & exhausts | ● |
| Agricultural vehicles sales, servicing & repairs | ● |
| High valued / high performance vehicle specialists | ● |
| Motorsport | ● |
| Recovery operators | ● |
| Classic & vintage vehicle specialists | ● |
| Motor factors | ● |
| Accessory fitters | ● |
| End of life | ● |

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| | |
|--------------------------------|---|
| Vehicle delivery | ● |
| Self drive hire operators | ● |
| Mobile mechanics / windscreens | ● |
| Vehicle auctioneers | ● |

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Education

| Trade | Appetite |
|-------------------------------------|----------|
| Independent schools | ● |
| Colleges of further education | ● |
| Academies | ● |
| Schools & Colleges for the disabled | ● |
| Universities | ● |
| Free schools or charter schools | ● |
| International schools | ● |

Further Information

Minimum premium £15,000 + IPT

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Healthcare

| Trade | Appetite |
|---|----------|
| Charities providing health or social care | ● |
| Drug and alcohol rehabilitation units | ● |
| Facilities providing care, advice or treatment such as hospitals, clinics, care homes and other healthcare organisations excluding elderly care homes | ● |
| Hospices | ● |
| Learning difficulty care homes | ● |
| NHS income-generating activities | ● |
| Physical rehabilitation centres | ● |
| Scanning and diagnostic centres | ● |
| Care homes for the physically disabled | ● |
| Clinics and other treatment centres | ● |
| Ex-service personnel homes | ● |
| Mental health care homes | ● |
| NHS Foundation Trust hospitals | ● |
| Private hospitals | ● |
| Schools and colleges for the disabled | ● |

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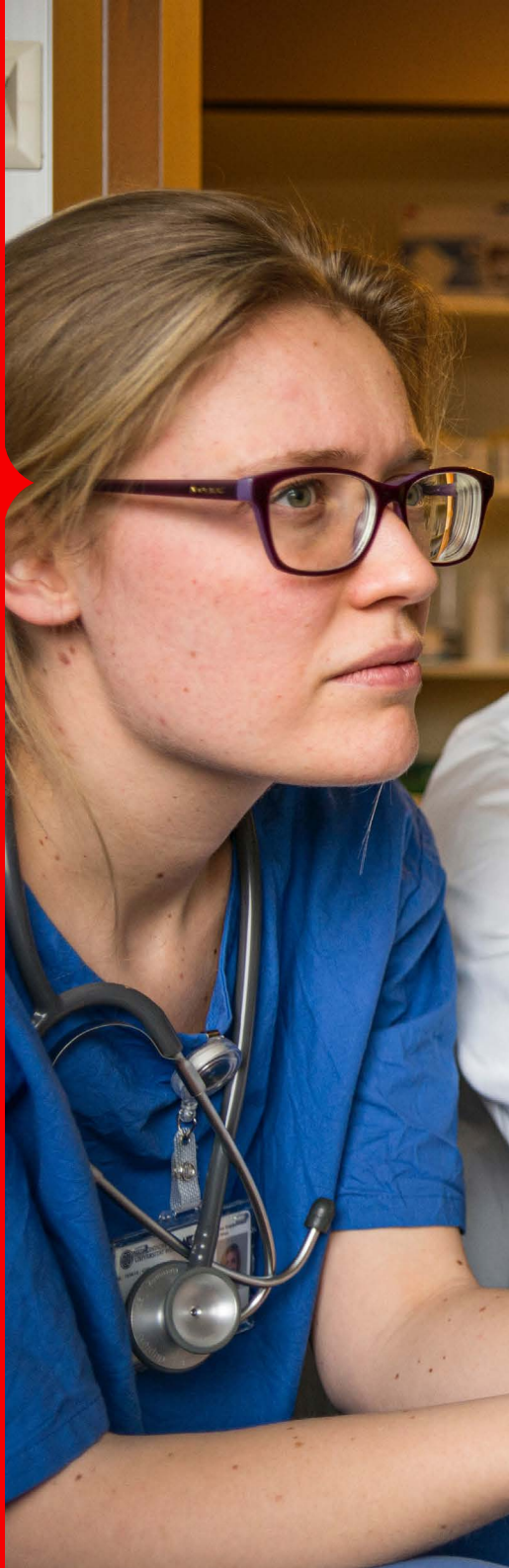
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| | |
|---|---|
| Abortion clinics | ● |
| Cosmetic surgery | ● |
| Domiciliary care (where it is the Primary Income Generator) | ● |
| Fostering services | ● |
| Elderly care (where it is the Primary Income Generator) | ● |
| Pharmaceuticals | ● |
| Psychiatric hospitals | ● |

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Leisure

| Trade | Appetite |
|--|----------|
| Modern purpose built city/town centre hotels with limited leisure facilities (e.g. a bar) | ● |
| Art galleries | ● |
| Museums with no rides/interactive exhibits | ● |
| Modern purpose built hotels with limited leisure facilities where it isn't the main attraction (e.g. a pool) | ● |
| Golf clubs | ● |
| Zoos | ● |
| Coffee shops | ● |
| Sports clubs excluding professional/semi pro | ● |
| Restaurants | ● |
| Country hotels | ● |
| Activity centres | ● |
| Nightclubs | ● |

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Manufacturing

| Trade | Appetite |
|------------------------|----------|
| Electrical/electronics | ● |
| IT | ● |
| Automotive engineering | ● |
| Metals and machinery | ● |
| Printers | ● |
| Food and drink | ● |
| Plastics | ● |
| Pharmaceuticals | ● |

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Office

| Trade | Appetite |
|--------------------------------------|----------|
| Accounting and auditing | ● |
| Administration and business services | ● |
| Banking and finance | ● |
| Barristers | ● |
| Chamber of commerce | ● |
| Consultancy | ● |
| Insurance and reinsurance | ● |
| Investment dealing | ● |
| Notaries | ● |
| Paralegal services | ● |
| Public relations | ● |
| Secretarial services | ● |
| Solicitors | ● |
| Architects and planning | ● |
| Consumer finance companies | ● |
| Credit card companies | ● |
| Estate agents | ● |
| Loan servicing | ● |
| Loss adjusters/assessors | ● |
| Money transmission services | ● |
| Insolvency practitioners | ● |

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| | |
|--------------------------|---|
| Commodity Broker | ● |
| Debt collection services | ● |

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Minimum premium £5,000 + IPT

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Property Owners

| Trade | Appetite |
|---|----------|
| Offices | ● |
| Retail | ● |
| Light Industrial/ Commercial/ Manufacturing/ Warehousing | ● |
| Medium Industrial/ Commercial/ Manufacturing/ Warehousing | ● |
| Residential | ● |
| Heavy Industrial/ Commercial/ Manufacturing | ● |
| Real estate investment trusts | ● |
| Unoccupied (some temporary unoccupancy can be considered as part of a larger portfolio) | ● |
| Property developers | ● |

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Public Sector

| Trade | Appetite |
|--|----------|
| Property cover - all local authorities, police and fire authorities and central government entities | ● |
| Casualty covers - tier 2 local authorities and central government entities | ● |
| Motor cover - all local authorities and central government entities | ● |
| Housing associations | ● |
| Town and parish councils | ● |
| Police and fire authority casualty and motor covers | ● |
| Waste recycling companies | ● |
| NHS and healthcare bodies* | ● |

* Refer to the Healthcare section

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Retail

| Trade | Appetite |
|--|----------|
| Book Stores | ● |
| Camera Stores, Photographic Retail and Photographic supply | ● |
| Department Stores | ● |
| Floor Covering and Tile Stores | ● |
| Florists | ● |
| Fragrance Stores | ● |
| Fruit and Vegetables/Greengrocers | ● |
| Hobby, Toy and Game Stores | ● |
| Luggage and Leather goods Stores | ● |
| Multi Media Stores | ● |
| Musical Instrument Stores | ● |
| Radio, Television, Computer | ● |
| Food/Grocery Retail | ● |
| Furniture Stores | ● |
| Newsagents | ● |
| Retail Bakeries | ● |
| Hairdressers | ● |
| Retail Nurseries, Lawn and Garden Supply Stores | ● |

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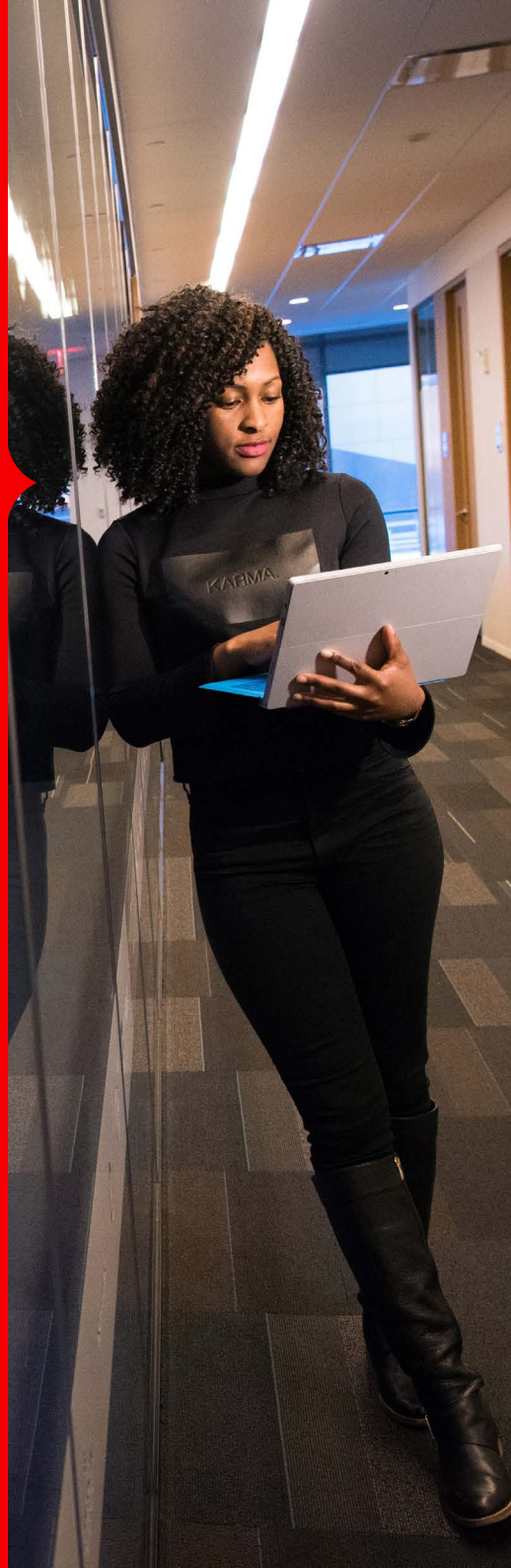
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Technology

IT and Communications

| Trade | Appetite |
|--|----------|
| Phone service resellers | ● |
| Telecom services | ● |
| Develop enterprise resource planning (ERP) | ● |
| Customer relationship management (CRM) systems | ● |
| Internet or telephone service providers | ● |
| Data centres / hosting | ● |
| IT consultants | ● |
| Financial software (such as accounting, claim management or uw software) | ● |
| Modelling or mapping software (CAD/CAM), predictive modelling solutions (ex financial) | ● |
| Real estate software | ● |
| Behavioural marketing software & systems | ● |
| IT recruitment | ● |
| File swapping / digital copying | ● |
| Non-violent video games | ● |
| Digital Platforms | ● |



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| | |
|--|---|
| Infrastructure or electrical work where dominant exposure in contracting managed service providers | ● |
| E-tailers (online commerce sites) | ● |
| Gambling websites | ● |
| POS | ● |
| Sexually explicit software | ● |
| Social networking sites | ● |
| Network security solutions | ● |

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Electronics manufacturing and Assembly

| Trade | Appetite |
|---|----------|
| Lab equipment | ● |
| Broadcasting equipment | ● |
| Communication equipment | ● |
| Audio and video equipment | ● |
| Lighting | ● |
| Computer hardware / peripheral equipment | ● |
| Photographic equipment | ● |
| Computer chips / PCB stuffing (depends what they control) | ● |
| Physical security systems such as CCTV or biometric | ● |
| Switchgear | ● |
| Renewable energy / solar panels | ● |
| Antennae or amplifiers | ● |
| Control systems | ● |
| Industrial electronics (eg detect measure gases etc, non-destructive testing, quality control) | ● |
| Aviation or automotive if safety critical | ● |
| Whole fire alarm systems | ● |
| Batteries | ● |
| Mobile phones | ● |
| Nano technology | ● |
| PCB bareboard manufacturing and semi conductor manufacturers | ● |
| Waste material dealers | ● |

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Medical Technology

| Trade | Appetite |
|--|----------|
| Lab & research organisations | ● |
| Instrumentation | ● |
| Surgical / dental equipment | ● |
| In-vitro diagnostic kits | ● |
| Optical instruments | ● |
| Electromedical & electrotherapeutics apparatus | ● |
| Lab equipment | ● |
| Ophthalmic goods manufacturing | ● |
| Digital health software – diagnostic or patient data | ● |
| Electric, electronic or motorised equipment – depends on end use | ● |
| Laser equipment | ● |
| Invasive but non implant such as needles / stents | ● |
| Woundcare | ● |
| Life science | ● |
| CRO's | ● |
| Surgical / dental equipment | ● |

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| | |
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| Pharma other than companion pharma (we can consider property only for pharma risks) | ● |
| Permanent implants other than incidental exposures | ● |
| Nanotechnology | ● |
| Nutraceuticals | ● |
| Cosmetics | ● |
| Contact lenses | ● |
| Radiation therapy software | ● |

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Transport

| Trade | Appetite |
|-------------------------------------|----------|
| Passenger train operators | ● |
| Rail freight operators | ● |
| Rolling stock leasing companies | ● |
| Light rail and tramway operators | ● |
| Rolling stock maintenance companies | ● |
| Heritage rail operators | ● |
| Rolling stock new build projects | ● |

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Warehousing

| Trade | Appetite |
|---|----------|
| Motor vehicle supplies and spares (New) | ● |
| Home furnishings | ● |
| Construction materials | ● |
| Electrical apparatus and supplies | ● |
| Hardware | ● |
| Plumbing and heating equipment | ● |
| Industrial machinery and equipment | ● |
| Clothing | ● |
| Groceries | ● |
| Fresh fruit and vegetables | ● |
| Beer and wine | ● |
| Flowers | ● |
| Motor vehicles | ● |
| Furniture | ● |
| Lumber | ● |
| Office equipment | ● |
| Computers/computer equipment | ● |
| Electrical appliances | ● |
| Sporting and recreational goods | ● |
| Toys | ● |
| Paper | ● |

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| | |
|---------------------------------------|---|
| Packaged frozen foods | ● |
| Dairy, meat and fish | ● |
| Plastics | ● |
| Paint, varnishes etc | ● |
| Tyres | ● |
| Unused motor parts | ● |
| Coal and other minerals and ores | ● |
| Scrap and waste materials | ● |
| Jewellery, precious stones and metals | ● |
| Grains | ● |
| Chemicals | ● |

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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

For more details/queries please contact your regional distribution manager, click [here](#) for contact details



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Claim Europe

We understand that a claim can have implications for customers, which extend well beyond the cost of the claim. One of our key strengths is our team of highly skilled, in-house claim professionals who have over 600 years' experience collectively, strong legal and technical knowledge, and are ready to work with you and your customers to minimise the impact of any loss. In addition, we are proud of our wealth of in-house resources, including our Claims University in Connecticut, with dedicated claim professionals, demonstrating our commitment to innovation and to understanding the unique needs of our customers' businesses.



Four Regional Claim Offices



'Cradle-to-grave' handling by Claim Professionals

We won't pass things around too much



Subject Matter Experts – We cover all things from tree root damage to brain injury or prosthetics and everything in between



In-house TIS (Fraud team) – as seen on BBC's 'Claimed & Shamed'



Proactive Rehabilitation Support (In-house Nurse Management)



In-house Subrogation Team



In-house Third Party Cost Negotiation



Claim University – Dedicated resource in Windsor CT to aid the development of the Claim Professionals in all aspects of claim handling



Access to the TRV **Forensic & Hygiene Lab** in US to support our claim team on challenging claims where UK resource not available



Claim Relationship Managers – Available for large corporate/key account customers

Learn more: www.travelers.co.uk/claims-centre

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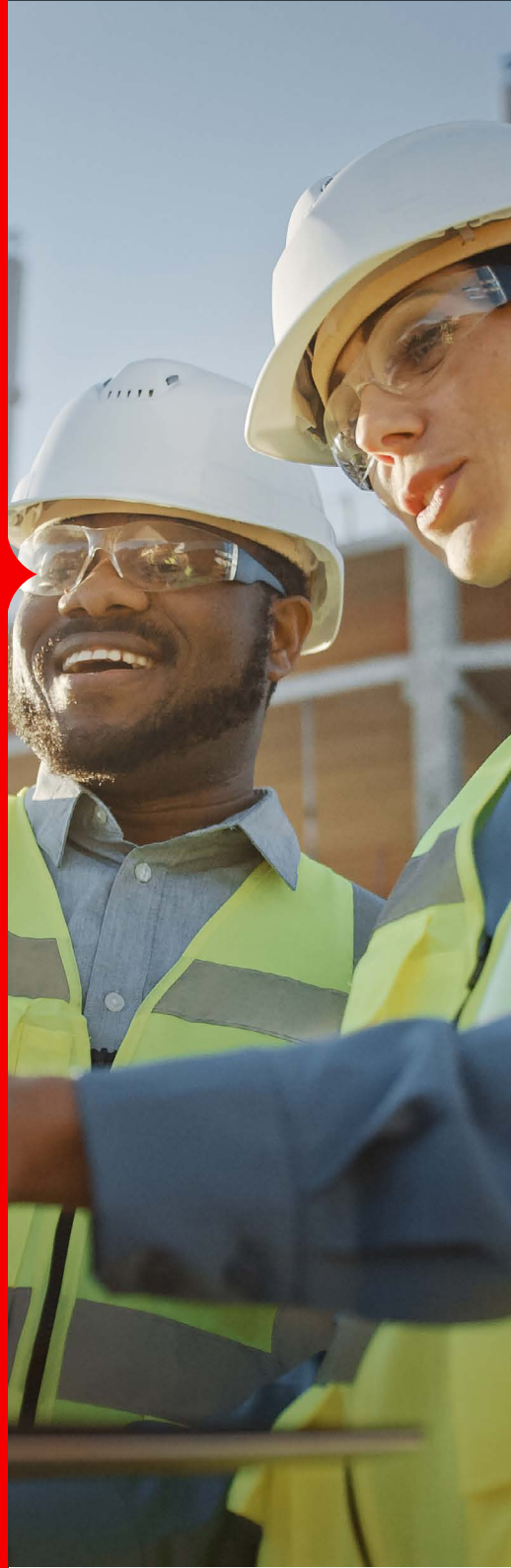
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Risk Control Services

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 500+ 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.

We currently offer a coordinated approach to risk management across all our products discussed earlier in this document, which will be tailored to your clients business and will include:

Risk control visits

Not only those locations that we'd like to see but the locations you'd like us to see too

Risk improvements

Regularly reviewing risk improvements to identify any emerging trends

Digital resources

Providing access, and identifying the risk management digital resources that are most relevant to you

Training

Finding the most suitable Safety Academy courses or tailoring courses to suit your clients business needs

Networking

Where appropriate we'll link you up with others in the sector, so you can share knowledge and experiences

Bespoke

Working with you both on risk-related challenges and bringing tailored solutions to your door

Alliances

Your client will have access to 50 free licences with Cardinus Risk Management. We will also identify alliances who can support your client, saving money in the process.

For more details/queries please contact your regional distribution manager, click [here](#) for contact details



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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 have designed our offering to large complex risks to respond to these needs specifically. 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 and account management programme.

Key benefits for large corporates:



Central team of senior underwriters dedicated to writing large complex risks



Regional and Global expertise



Creative programmes built specifically with the customer's business needs in mind



Dedicated Client Management



Resources within Risk Management and Claim to co-ordinate and deliver all value-added services

Learn more: travelers.co.uk/corporate

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Global Underwriting

Travelers has the products, services and expertise to meet a wide range of international insurance needs in more than 140 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.

We offer:

- 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

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If you don't have an agency account with Travelers and you would like us to consider one, in the first instance please contact our Agency Department (agencyad@travelers.com) with your location, contact details and FCA number.

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travelers.co.uk travelers.ie

TRV2647 05/22