



PROTECTING OUR CUSTOMERS' BUSINESS, BRAND AND REPUTATION

Liability Claim Solutions

Travelers' comprehensive liability claim solutions protect what matters most to our customers – their business, brand and reputation. We understand that a liability claim can have implications for our customer's business, which extend well beyond the cost of the claim. Through partnership and collaboration with our customers, we are committed to understanding the unique elements of their businesses to keep ahead of the unique and evolving exposures they face.

Specialised industry expertise

help achieve optimal outcomes for our customers on each and every claim.

- Our Claim professionals have deep expertise and experience in the products and industries which fit our customers' unique business needs
- Dedicated subrogation expertise to maximise recoveries and achieve superior claim results by exploring opportunities to recover monies paid from parties who are responsible for our customers' losses. These efforts help protect our customers and minimise their claim costs
- Senior Technical specialists consult and manage group litigation, complex losses, large loss and act as general counsellors to ensure the delivery of the optimal claim outcomes for our customers
- Solicitors, Barristers and Attorneys provide:
 - Coverage advice and advice on individual case referrals
 - Litigation and strategic direction
 - Staff training
 - Legal costs control and monitoring

Strategic medical intervention solutions

- Travelers' state-of-the-art medical tools and resources arms our Claim and medical claims manager with critical knowledge, which allows them to evaluate and resolve claims and effectively manage medical costs
- Travelers' medical claim managers, focusing on liability, partner and consult with Claim professionals on issues of medical causation, appropriateness of treatment and complex conditions
- Medical record summarisation process, performed by medical professionals rather than solicitors, provides an organised chronology and history of the medical treatment on complex claims

The right resources. On the right claim. At the right time.

- Our Claim professionals are supported by the power of global resources which help deliver consistent, high-quality services and optimal claim outcomes that help control your total cost of risk
- Access to forensic scientists and technicians in our accredited industrial hygiene and forensic lab who can assist with products liability claims, causation analysis and evaluation of damages
- Claim University, our world class training facility based in the U.S. supports our Claim offices by ensuring our Claim professionals and the teams that support them have access to in-depth training and expertise that enable them to provide knowledgeable, empathetic, and efficient claim service to our customers

Our Customer Commitment

- ✓ Comprehensive Panel of Experts
– Our carefully selected outside solicitor and loss adjuster panels offer expert, jurisdictional, and specialised expertise and are committed to working with Travelers and our customers
- ✓ We will register and acknowledge new claims within 24 hours of notification
- ✓ We will respond to any communication from customers within five working days or 24 hours for urgent matters
- ✓ We update each client on the position of their claims on a regular basis as key milestones are reached
- ✓ We seek the agreement of our customers on the issue of liability before we express this to the claimant

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 or visit the websites below for full information.