



## PRODUCT INFORMATION

# Health & Care

You can rest easy, knowing that Travelers has been protecting the Health & Care sector for decades and have a bespoke product to protect customers against a range of exposures.



### Who is our Health & Care insurance for?

Facilities providing specialist care or treatment such as care homes, hospitals and clinics and other healthcare organisations including:

- Clinics and other treatment centres
- Physical rehabilitation units
- Scanning and diagnostic service providers
- Hospices
- Charities providing health services
- Care homes for:
  - learning difficulties
  - mental health
  - physical disabilities
- Private hospitals
- Schools and colleges for students with additional needs
- Community interest companies
- Drug and alcohol rehabilitation units



### Industry focused underwriting expertise

#### Provide tailored cover

Every business is different, so we tailor our cover to the individual needs and features of each one.

#### Reward good-quality risks with preferential rates

We understand what good risk management looks like and offer preferential rates as a reward for risk awareness and prevention.

#### Ability to write large property limits

We have large property portfolios covered.

#### Able to write Abuse Cover, Treatment Risk and Legal Expenses

For eligible risks, subject to individual Underwriting.



### Risk management Industry-focused risk control services

Whether it's protecting your service users, employees or assets, our specialist Health & Care risk consultants work collaboratively with you to assess and manage your insurable risks, providing advice and support.

#### Site Visits

We understand the risks Health & Care customers face, so when you have questions, we can assist in providing knowledgeable answers. We can accompany brokers on visits to larger customers and prospects as needed.

#### Access to complimentary or discounted risk management services

When customers need help managing their risks, we don't want cost to be a barrier. Our alliance partners offer complimentary or discounted support through a range of services such as mock CQC's, online health & safety training, assessment tools and kitchen fire suppression system installation.

**For more information click [here](#).**



## Claims Service

### Rehabilitation programme

Our Proactive Rehabilitation Service provides rehabilitation support to an employee injured at work. Early intervention often results in quicker recoveries and improved employee retention – and because we provide support before a formal claim is made and without any admission of liability, payments do not appear in the claims experience. Support to aid the recovery of employees injured at work can be deployed within days.

For more information click [here](#).

### In-house claims service

Our claim team's depth of experience in managing casualty claims helps them to not only resolve claims quickly and efficiently, but to do so with empathy and understanding - giving our insureds confidence they are in good hands.

### All of our claim handlers trained in Team Teach

Over 30% of Healthcare claims arise from employee assaults. Our experienced team have themselves undertaken Team Teach training, to help individuals manage distressed behaviours and conflicts safely and respectfully so they understand and appreciate the different de-escalation techniques used by our customers. By understanding the complexities that our customers face, we are better placed to support in defending claims.

### 24-hour emergency helpline for property claims

You can call us 24/7 to notify us of urgent property claims. Within three hours of a claim submission, our claim professionals (and third parties as needed) will respond with help in mitigating a loss.

### Ability to report claims 24 hours a day

We make submitting a claim simple and convenient. Day or night, you can report a claim.

### Full claims handling for claims falling within deductibles and aggregates

Even when a claim is not eligible for payment, our experts can provide claims handling support for larger customers.

### Why Travelers?

In today's dynamic world, Travelers can help your customers prepare for what's ahead. We tailor our insurance and risk management protections to their specific priorities and risks, so they can focus on driving their business forward. This commitment to insuring your customers' ambitions has sustained our company for 160 years – and continues to make Travelers an insurer customers can trust.

**We come through for you when you need it most. Our superior financial strength ratings (A.M. Best A++, Standard & Poor's AA) mean you can trust us to pay your claims.**

### What our Healthcare policy covers

- ✓ Property Damage including for:
  - Buildings, Contents and Stock
  - Medical Equipment
  - Computer Equipment
  - Patients Valuables and Residents Effect
- ✓ Money & Personal Accident (including assault)
- ✓ Loss of Registration
- ✓ Business Interruption arising from
  - Damage to your property
  - Damage to third party property
- ✓ Abuse cover, including acts or omissions of a physical, sexual, verbal, psychological, emotional or financial nature
- ✓ Public & Products Liability
- ✓ Healthcare Treatment Extension available for selected risks
- ✓ Professional Indemnity cover available for selected risks

Minimum premium:  
£15,000 per annum



## Health & Care Team



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