



PRODUCT INFORMATION

Private Finance Initiatives

A specialist insurance programme providing a choice of covers that can be designed to meet the asset and liability protection requirements of most operational Private Finance Initiatives (PFI) including:

- Hospitals and clinics
- Diagnostic and treatment centres
- Schools and colleges
- Police, fire and ambulance stations
- Civic buildings
- Municipal buildings
- Leisure centres
- Offices
- Projects financing purchase of medical equipment

Risk management services

Our PFI insurance programme includes a fully integrated risk management service to assist our clients in ensuring the safety of those who work, study or call at their premises including employees, patients, students and the general public.

Specialist risk managers are available to undertake objective and independent risk reviews across a wide spectrum of risk exposures including public liability, property and security.

Our risk managers have a broad range of professional and academic qualifications and provide ongoing, practical support, which may include:

- Individual departmental risk management reviews to assess and evaluate existing risk identification, assessment and control procedures
- Appraisal of the risk management strategy and advice on achieving compliance with corporate governance risk management and internal control requirements
- Risk awareness training and workshops to support existing risk management strategies

Main policy sections

The programme protects the PFI at the operational stage by providing the following main policy sections:

Material damage

'All Risks' protection for property.

Business interruption

Cover for reduction in gross revenue and/or additional cost of working suffered in consequence of material damage.

Public liability

Legal liability insurance cover for third party injury or property damage.

Computer

Specially designed cover for computer equipment and records.

Money

Cover for loss of money and personal injury arising from robbery or assault.

Financial strength

In a market where there is often a contractual requirement to place insurance with a secure company, both A.M. Best and Standard & Poor's give Travelers consistently high independent credit ratings. As of February 2013, Travelers Insurance Company Ltd (TIC) which is a UK subsidiary of the Travelers Companies, Inc (TRV) was rated 'A' by A.M Best and 'AA' by Standard & Poor's

These assessments of Travelers financial strength allow you to feel more secure and confident about your choice to place business with us.

About Travelers

We are an insurance company that cares. Travelers takes on the risk and provides the coverage you need to protect the things that are important to you – your home, your car, your valuables and your business – so you don't have to worry. We have been around for more than 160 years and have earned a reputation as one of the best property casualty insurers in the industry because we take care of our customers. Our expertise and focus on innovation have made us a leader in personal, business and specialty insurance and the only property casualty company in the Dow Jones Industrial Average. Every day, our approximately 30,000 employees and 13,500 independent agents and brokers in the United States, Canada, the United Kingdom, Ireland and Brazil help provide peace of mind to our customers.

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