

PRODUCT INFORMATION

Property Owners

At Travelers, we understand that your client's property is more than just a physical asset, it's the foundation of their business's success. As a long established market specialist our online e-Trade product caters to SME businesses, perfectly complementing our robust mid-market and corporate offerings for larger organisations. Property owners can rest assured knowing their business is protected, no matter what the future holds.

Key selling points

Specialist expertise

We're a true specialist in this sector, catering for SMEs, mid-market and major corporate accounts. We have the capacity and commitment to support the growth mindset of your clients as they expand.

Our bespoke mid-market policy has no maximum limit for locations and offers an option to quote for residential, commercial and mixed buildings. It also includes a broad range of cover extensions as standard, as well as a risk consultancy proposition for larger risks.

We work with our Broker partners to tailor the extensive coverage limits to your clients specific requirements. We can also help create your bespoke scheme and panel opportunities with enhanced covers; partner with us as your Property Owners insurer of choice.

Direct access to underwriters

Based out of 7 locations across the UK and Ireland, we make it easy to deal with our Property Owners team by providing direct access to our specialist underwriters, via email and telephone – no long call centre queues causing extra stress. For smaller customers, you can eTrade with us via Acturis.

Scalable solutions

We have the capacity and the product suite to insure businesses as they start out in this sector, and as they grow, all underpinned by high quality wordings.

Cardinus Risk Management Services

Access to hundreds of online risk management courses included at no additional cost to our Property Owners policyholders.

Who is our cover for?

We provide cover for property owners, investment trusts and specialist managing agents and we have a particular specialism in:

- Offices
- Retail
- Light industrial, commercial, manufacturing and warehousing
- Medium industrial, commercial, manufacturing and warehousing
- Mixed use properties
- Surgeries
- Leisure, museums and cinema.

“

Direct access to specialist underwriters – no long call centre queues!”



Cover highlights

Our Property Owners product includes:

- Property damage – high capacity available and we can help with coinsurance solutions on scheduled policies
- Loss of rent
- Public Liability
- Employers' Liability
- Terrorism (UK only)
- A full range of cover extensions, including:
 - Capital additions
 - Loss of metered water, gas, oil and electricity
 - Fly-tipping
 - Trace and access
 - And lots more!
- Cover available for an unlimited number of locations (mid-market).

Risk management services

Whether it's protecting a company's employees, assets or property, the scale of Travelers ensures that we can leverage risk management capabilities across the organisation, including ergonomists, fire protection specialists and legal liability professionals.

Contact us

For more information, please contact your Travelers underwriter directly or visit travelers.co.uk/propertyowners

Onsite

- Onsite consulting including advice and guidance on property protection, health and safety, fire protection and business continuity
- We can accompany brokers on visits to larger customers and prospects as needed.

Online

- Instant access to online e-learning resources via Cardinus, including office ergonomics and business continuity planning. Travelers customers can access complimentary and reduced price licences at Cardinus Risk Management online.

On-demand

- Responsive remote consulting using screen-share technology, ensuring timely delivery of risk expertise by appropriate specialists
- Providing solutions to problems such as slip, trip and fall hazards and ergonomics.

Claim management services

Our claim team's depth of experience in managing Property Owners claims helps them to not only resolve the claim quickly and efficiently, but to do so with empathy and understanding – giving our policyholders confidence they are in safe hands.

Why choose Travelers?



AA Rated

S&P Global Ratings has rated Travelers AA, a testament to our financial strength and ability to pay all claims



Dedicated team

Travelers specialist underwriters are there to help if you need them



Proactive Rehabilitation Service (PRS)

Helping injured employees recover faster and get back to work sooner at no cost to the employee



Claim consistency

You'll be in the safe hands of a nominated claim handler who knows your case



24/7 claims reporting

24 hour emergency helpline for property claims



Global reach:

Travelers offers products, services and expertise in over 125 countries



7 office locations

Based in 7 locations across the UK and Ireland we provide a local presence with a global reach