

PRODUCT INFORMATION

Education Insurance

Travelers has been protecting educational institutions for over 30 years, offering specialist solutions designed specifically for the learning sector. Our education product combines deep sector expertise with comprehensive, tailored cover that addresses the unique risks facing schools, colleges, universities and training providers.

Key selling points

Industry-focused expertise

Educational institutions face distinct challenges—from safeguarding responsibilities to complex liability exposures. That’s why we tailor our cover to reflect the operational realities of the education sector. Our dedicated underwriters, risk managers, and claim professionals specialise in education and work in close partnership with brokers and clients to help navigate evolving regulations, safeguarding requirements, and sector-specific risks.

Specialist education wording

Our enhanced education wording provides one policy designed for schools, colleges, and learning institutions, reducing coverage gaps. It’s engineered specifically for the education sector—combining property, casualty, and professional liability into a comprehensive solution that gives clarity and control to clients and brokers alike.

Proactive Rehabilitation Service (PRS)

This unique service gets injured employees back to work faster, with immediate access to bespoke rehabilitation programmes. Early intervention can speed up recovery times and return to work, reducing staff absence and claim costs. We don’t wait for a claim to be made, and payments don’t affect the client’s claims experience.

Global reach, local expertise

Our offices across the UK and Ireland mean we’re close to our clients when they need us, while our multinational capability supports educational institutions with international operations and overseas campuses.

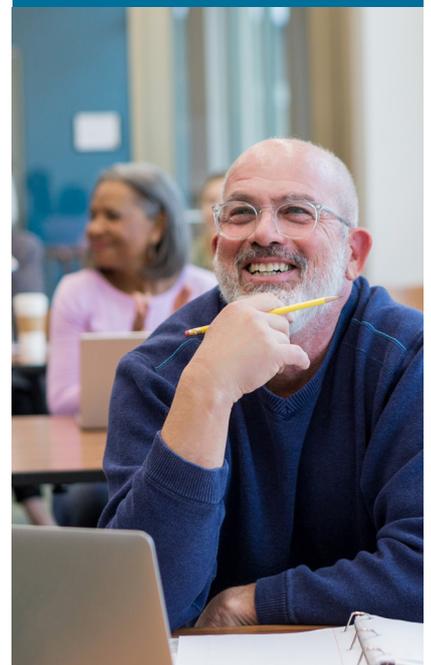
Who is our cover for?

Our education proposition is designed for:

- Higher education institutions (including universities)
- Adult learning institutions
- Business schools
- Independent schools
- Colleges of further education
- Academies
- Technical and trade schools
- Apprenticeship schemes
- Language schools
- Educational support services

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We combine specialist education covers into one tailored product that reduces coverage gaps and meets the unique needs of learning institutions”



Cover highlights

- Property damage — including money, transit and deterioration of stock
- Business interruption — with flexible limit of loss options
- Employers' liability — with proactive rehabilitation support
- Public & products liability — including activities away from premises and student liability
- Professional liability — combining professional indemnity and governors' & officers' cover
- Abuse and molestation cover — with retroactive options available
- Legal expenses — including freedom of speech defence for universities and charity commissioner investigation cover
- Health care extension — for nurses
- Treatment & beauty extension — for vocational learning
- Fidelity guarantee
- Full theft cover
- Contract works — for minor works

Claim management services

Our award-winning claim team understands the intricacies of education sector losses—from safeguarding incidents to property damage—and acts quickly and empathetically to resolve claims efficiently. Each client benefits from a dedicated claim handler they can rely on when it really matters, ensuring consistent support and proactive claims management.

Risk management services

Our education risk control professionals understand the sector's unique exposures, from safeguarding to fire safety in educational premises. Through our expert risk management partners, we provide free support with regulation or compliance issues, helping to reduce exposures.

Site visits

We take a consultative approach—working alongside brokers and clients on site visits to help identify improvements that enhance safety and resilience.

Online resources

Clients can access resources and guidance on health and safety, safeguarding, fire prevention, and sector-specific risk management.

Why choose Travelers?



Specialist expertise

Over 30 years of underwriting experience in education since 1991



Tailored protection

Industry-specific wording designed for learning institutions



Partnership approach

Collaborative relationships with specialist education brokers



Global capabilities

Support for institutions with international operations



AA Rated

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

Contact us

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

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