

PRODUCT INFORMATION

# Manufacturing

Travelers has been protecting the manufacturing sector for decades, offering specialist solutions that protect our policyholders from the diverse risks of a rapidly evolving industrial landscape. Our manufacturing product combines deep sector expertise with flexible, modular cover designed for the realities of modern manufacturing.

## Key selling points

### Industry-focused expertise

Every manufacturer faces unique challenges—from complex machinery to international supply chains. We tailor our cover precisely to your operational and technological realities. Our dedicated underwriters, risk managers, and claim professionals specialise in manufacturing and work in close partnership with brokers and clients to help navigate changing regulations, supply chain pressures, and technological transformation.

### Specialist modular wording

Our enhanced manufacturing wording provides clear, simple language and modular flexibility across property, casualty and motor insurance. It's engineered specifically for firms manufacturing static machinery and metal goods in controlled industrial environments—giving 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. This early intervention can speed up recovery times and return to work. We don't wait for a claim to be made, and payments don't affect the client's claims experience. Full information is [here](#).

### Global reach, local expertise

Our seven offices across the UK and Ireland mean we're close to our clients when they need us, while our multinational capability supports businesses with export and vendor exposures—including to the US market.

### Who is our cover for?

Our manufacturing proposition is designed for:

- Metals and industrial machinery manufacturers (e.g. machine shops, stamping, fabricating, cutting, and finishing operations)
- Manufacturers of static industrial machinery used in controlled environments (e.g. packaging, conveyor, precision tools)
- Component producers manufacturing to customer specification, non-safety critical and nonstructural parts
- Specialist engineering firms producing bespoke, high value, high quality products.

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Our specialist modular wordings make it easier to understand what's covered, whilst also further improving the coverage itself”



## Cover highlights

- Property damage — including cover for patterns, moulds and calibration equipment
- Business interruption — including unavoidable betterment of machinery and undamaged stock value protection
- Employers' liability — with proactive rehabilitation support
- Public & products liability — including efficacy and design error extensions
- Professional indemnity (Manufacturers' E&O)
- Product recall costs
- Motor – covering the use of vehicles as part of manufacturing, servicing or testing activities
- Automatic cover for nonferrous metals (up to 125% of SI)
- Research & development expenditure (up to £25,000)
- Stock in temporary storage or on loan/test

## Claim management services

Our experienced claim handlers know manufacturing losses inside out – from machinery breakdown to employee injury. We act fast, resolve efficiently, and keep your business running. Each client benefits from a dedicated claim handler, ensuring consistent support and proactive claims management, backed by a 24/7 property claims helpline.

## Contact us

For more information, please contact your Travelers underwriter directly or visit [travelers.co.uk/manufacturing](https://travelers.co.uk/manufacturing)

## Risk management services

Our manufacturing risk control professionals understand production processes, industrial machinery, and the challenges of maintaining safety and efficiency. They partner with clients to assess exposures, from unattended machinery to combustible dust, and provide clear, actionable advice.

### Site visits

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

### Online resources

In addition, through Cardinus Risk Management Services, clients can access hundreds of e-learning courses on health and safety, manual handling, fire prevention, and more.

## Why choose Travelers?



### Specialist expertise

Decades of underwriting experience in manufacturing industries



### Tailored protection

Modular, industry specific wording for clarity and flexibility



### AA Rated

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



### Partnership approach

Collaborative relationships with brokers, clients and industry bodies



### Global capabilities

Support for businesses with international operations

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