

PRODUCT INFORMATION

# Technology

At Travelers, our combined technology policy delivers a cleaner, more efficient placement with clearer protection for your tech clients. We take the time to meet face-to-face, ask the right questions, and tailor cover to real exposures – not a generic template – so your clients feel understood and confident in their protection, both at home and overseas.

## Key selling points

### Cleaner placement, clearer protection

A combined policy that makes placement more efficient for you and gives clearer protection for your clients. Together, we design a combined policy to support their business needs, with no gaps or duplication of cover.

### Tech enthusiasts, expert underwriters

A specialist Technology practice made up of people who genuinely care about how clients design, build and innovate. Our underwriters meet clients and brokers, join calls, and bring risk control, cyber and claims specialists into the conversation.

With dedicated teams across the UK and Ireland – not just in London – we provide local insight and on-the-ground support, ensuring clients can get timely, relevant guidance wherever their business operates.

### Created with you, for you

We build cover collaboratively, in the room, around real exposures – not templates. Expertise spans complex, sector-specific risks including Tech, MedTech, SaMD, connected devices, and electronics that sit between tech and life sciences.

### Supporting growth at home and overseas

We support clients as they grow – from single markets to global operations. With US capability, automatic jurisdiction and a strong international network, we ensure compliant overseas cover aligned to local requirements – while keeping programmes seamless.

### Risk, recovery and wellbeing

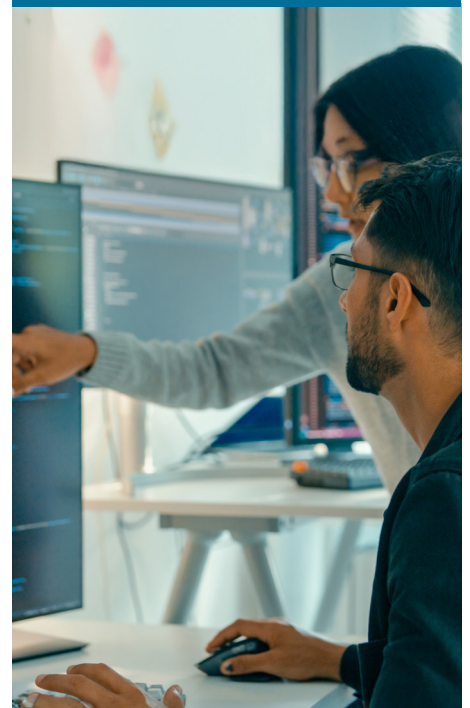
We act before, during, and after challenges – helping prevent loss, restore operations quickly, and support clients every step of the way. We can be an active business partner, with a range of support services – online, on-site, on demand, alongside our comprehensive range of cyber risk management support.

### Who is our cover for?

Our Technology proposition is designed for:

- Electronics and manufacturing assembly
- IT & communications
- MedTech and life sciences.

“  
We combine underwriting expertise with real tech enthusiasm – because how your clients design, build, and innovate matters to us.”



## Cover highlights

- **Automatic worldwide jurisdiction** – including North America
- **Global coverage** – with local network presence
- **Breach of patent and trade secrets**
- **Warranty and condition precedent free**
- **Professional indemnity & intellectual property rights** – civil liability wording; excess not applicable to defence costs; auto acquisitions; auto additional insured cover; liquidated damages and IPR includes patent and trade secret (excluding the U.S.)
- **Cyber** – first party, third party, business loss and optional cyber crime coverage
- **Cyber breach response** – pre-breach response coaching and access to post-breach experts via global vendors
- **Casualty** – automatic pre-claim rehabilitation cover; public relations costs cover; efficacy included under PL/PR section and automatic additional insured cover under the PL/PR section
- **Property** – specialist business interruption research and development (R&D) cover

## Contact us

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

## Claim management services

Customers benefit from our award-winning claims service because we consistently go above and beyond to deliver a professional, seamless experience.

We know that expertise drives better outcomes, which is why every claim is handled by a specialist with deep knowledge in that specific area. Our highly experienced claims professionals draw on extensive case experience to anticipate challenges, avoid common pitfalls, and guide each claim toward the best possible result.

### Proactive claims management

With a dedicated claim manager on hand, we provide proactive support for incident reporting, empowering our clients to stay in control of the loss experience and ensuring that early action can be taken to avoid over or under reporting of incidents.

## Why choose Travelers?



### Specialist expertise

40 year history of insuring companies in the fast-paced tech sector



### Tailored protection

Combined, industry specific wordings 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 both brokers and clients



### Global capabilities

Support for businesses with international operations



### Award winning claims service

Broker-rated 5-star claim service for 2 consecutive years

