

PRODUCT INFORMATION

# Health and Care

Travelers has been protecting the health and care sectors for decades, and we're committed to providing bespoke solutions that protect our policyholders against a range of exposures.

## Key selling points

### Industry-focused expertise

Every business is different, so we tailor our cover to the individual needs and features of each one. We have dedicated experts across the business in underwriting, risk management and claim, who are all here to help our brokers and clients navigate the changing regulations, technologies and risks in this sector.

### Proactive Rehabilitation Service (PRS)

This unique service allows an injured employee to access a bespoke rehabilitation programme as soon as it's needed. 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](#).

### Flexible cover

We're able to write standalone property or casualty, and we can offer large property limits and cover for abuse, treatment risk and legal expenses.

### Proactive risk management

Our dedicated risk professionals provide specialist advice, drawing on their experience and in-depth knowledge of the sector. We also provide free access to hundreds of online risk management courses through Cardinus Risk Management Services.

## Who is our cover for?

Health facilities such as:

- Clinics and other treatment centres
- Physical rehabilitation units
- Scanning and diagnostic service providers
- Private or NHS hospitals
- Hospices

Facilities providing specialist care such as:

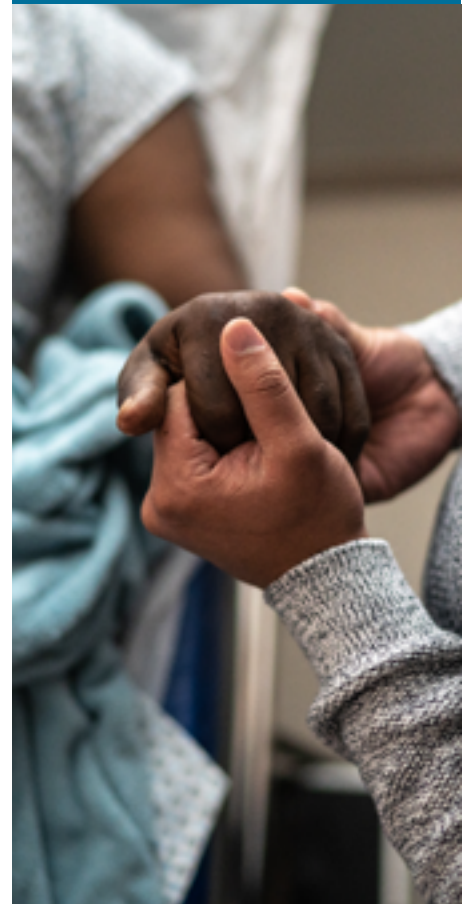
- Day or residential care homes for people with
  - learning difficulties
  - autism
  - physical disabilities
  - emotional or behavioural difficulties
- Schools and colleges for students with additional needs
- Community interest companies.

## Cover highlights

- Property damage
- Business interruption
- Employers' liability
- Public and products liability
- Abuse cover
- Healthcare treatment extension
- Professional indemnity cover.

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We call our offering Health and Care because we believe each sector has specific and different needs.”



## Risk management services

### Industry-focused risk consultancy

Our specialist health and care risk consultants work collaboratively with clients to assess and manage the insurable risks to their people and assets. But more than that, they can provide advice and support on regulatory issues, industry best practises and guidance to help clients run their business.

### Site visits

We understand the risks health and care customers face, so when you have questions, we're here to provide knowledgeable answers. Our specialist team love to accompany brokers on visits to customers and prospects as needed.

### Access to risk management services

When customers need help managing their risks, we can offer a range of services such as mock CQC's, online health and safety training, assessment tools and bespoke training sessions. For more information, click [here](#).

## Contact us

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

## Claim management services

### In-house claims service

Our claim team's depth of experience in managing health and care claims helps them to not only resolve claims quickly and efficiently, but to do so with empathy and understanding – giving our insureds confidence they are in good hands.

### 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.

### All of our claim handlers trained in Team Teach

Over 30% of healthcare claims arise from employee assaults. Our experienced team have themselves undertaken Team Teach training. This gives them an appreciation of the different de-escalation techniques used by our customers, so we're better placed to support in defending claims.

## Why choose Travelers?



### Industry leadership:

Specialist risk management support for the health and care sector



### Dedicated team

Specialist team of underwriters, risk professionals and claim consultants – here to help when 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



### AA Rated

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