

PRODUCT INFORMATION

Office

In a global and diverse business landscape, office operations don't always go to plan. Travelers offers expertise you can count on to both prevent and address the evolving risks office locations face, thanks to a detailed and bespoke underwriting process.

Offering a compelling combination of comprehensive core covers plus exceptional added value services, we're confident that our office insurance coverage will be hard to beat.

Key selling points

Specialist expertise

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

Enhanced cover for the legal sector

Offering truly specialist protection for legal businesses, our standard cover provides irreplaceable and essential documents; billable hours and valuables in trust. We also offer a range of optional covers such as property during conveyance coverage.

First Recovery disaster service

Included as standard, this recovery service offers practical support to help get office operations back up and running quickly following an insured event such as fire, flood or explosion. Providing office premises, IT and communications recovery within 24 hours. Full information is here.

Criminal protection response

For companies who have offices around the world this service covers situations such as threats to employees, damage to property, hostage situations and employee disappearances. Full information is **here**.

Proactive rehabilitation support

Offered as an additional benefit for Travelers' policyholders, this unique programme supports employees injured at work. Early intervention can speed up recovery times and increase the likelihood of a successful return to work. And because we provide support before a formal claim is made, payments do not appear in the claims experience. Full information is here.

Cardinus Risk Management Services

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

Who is our cover for?

Designed for a wide range of professional and other office-based clients including:

- Accountants
- Admin and business services
- Architects
- Banking and finance
- Consultancies
- Estate agents
- Investment dealing
- Public relations
- Secretarial services
- Solicitors/legal services.



First Recovery disaster service included as standard."



Cover highlights

Our warranty and condition precedent-free Office product includes:

- Property damage
- Business interruption
- Computer breakdown
- Employers' liability
- Public liability
- Terrorism
- Criminal protection response
- First Recovery disaster recovery service
- Proactive rehabilitation support
- Enhanced covers for legal sector
- Optional legal expenses.

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.

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 office claims helps them to not only resolve the claim quickly and efficiently, but to do so with empathy and understanding – giving our insureds 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



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

Contact us

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

This document is provided for general informational purposes only. It does not, and it is not intended to, provide legal, technical or other professional advice, nor does it amend, or otherwise affect, the provisions or coverages of any insurance policy issued by Travelers. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law.