

#### **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.

# 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**.

### **Cardinus Risk Management Services**

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

# 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 <a href="https://example.com/here/benefit //example.com/here/benefit //example.com/here/benefi

## 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.



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# 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
- 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

With an office based in Dublin and six further offices across the UK, we provide a local presence with a global reach

## Contact us

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

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