

2025/2026 UK Fixed-Term Benefits Overview

At Travelers, we are committed to helping our employees be healthy and productive in all aspects of life. We offer comprehensive, flexible coverage options that meet the needs of employees and their families. This brochure is a summary of the programmes available to Travelers fixed-term employees located in the UK.



Company sick pay (CSP)

Fixed-term employees are eligible for statutory sick pay.
 You may also be eligible for CSP, per the terms of your employment contract.

Eye care

- If you regularly use a VDU screen, you are entitled to undergo an eye test once a year.
- Travelers offers employees a free eyesight test through Specsavers.
- Should glasses be needed solely for VDU use, Specsavers will supply money off towards your glasses.

Holiday entitlement

- The holiday year runs from 1 January to 31 December.
- The basic annual holiday entitlement is 25 days (excluding public holidays).
- Holiday entitlement accrues pro rata during the year.
- Part-time employees accrue a pro rata holiday entitlement depending on the number of contracted days or hours worked each week.
- A maximum of five days of holiday entitlement can be carried forward to the following year. Any holiday carried forward must be used by the end of the following holiday year.

Holiday purchase

- In addition to the annual holiday entitlement, our Flex35
 programme provides you with the opportunity to purchase
 additional days to allow for up to a total of 35 holidays per year.
- Payment for the additional days will be deducted from your salary over a 12-month period beginning at the start of each holiday year.
- The Flex35 programme entitlement for part-time employees is pro rata according to their hours of work.

Maternity/paternity/adoption entitlement

- Travelers will pay Statutory Maternity Pay (SMP), Statutory
 Paternity Pay (SPP) or Statutory Adoption Pay (SAP) as long
 as the government conditions on earnings and service have
 been met.
- Employees who meet the requirements of Travelers' maternity policy are eligible for 18 weeks of top-up maternity pay. This applies only for the duration of your contract. Any enhanced entitlements end upon termination of employment.
- Employees who meet the requirements of Travelers' adoption policy are eligible for 16 weeks of top-up adoption pay.
- Employees on maternity and adoption leave are eligible to take 26 weeks of ordinary maternity/adoption leave, regardless of length of service or hours worked. Employees are also eligible to take additional maternity/adoption leave of up to 26 weeks.
- Employees who meet the requirements of Travelers' paternity policy are eligible to take four weeks of paternity leave at full pay, as well as a maximum of 26 weeks of paternity leave.

Pension plan

- All eligible employees may enroll in the Group Personal Pension Plan upon joining Travelers.
- Travelers will make a basic contribution of 9% of pensionable salary.
- There is also a "one-for-two" matching scheme. If you decide to contribute an additional amount from your salary, you will receive an increased company contribution up to a maximum of 3%. This would bring the total company contribution to 12%.
- The contribution percentage of your basic salary is:

Core company contribution	Your gross contribution	Additional company contribution	Total contributions
9.0%	Nil	Nil	9.0%
9.0%	2.27%	1.13%	12.4%
9.0%	4.27%	2.13%	15.4%
9.0%	5.9%	3.0%	17.9%

 Your pension plan contributions can be invested in a range of unit-linked funds and a with-profits fund. You will automatically be invested in the plan's default investment option, the SSgA Timewise Target Retirement Funds. If you would like to make your own fund choice, Fidelity offers additional options, including funds from other external investment managers.

Professional study

- Travelers encourages a culture of continuous learning by supporting the personal development and further study for professional qualifications relevant to your work and career.
- Eligible employees receive an enhanced level of support via structured study and on-the-job experiential apprenticeship pathways.
- Paid time off to study and sit for exams, along with reimbursement for professional subscriptions, is also available.
- Support is available separately for the pursuit of actuarial studies.

Religious holiday swap

 Allows employees to swap out up to four designated public holidays with their own faith holidays.

Wellness Programmes

Employee assistance programme (EAP)

- Access to an EAP telephone hotline, which provides free support from a range of specialists and additional resources.
- Support includes telephone and face-to-face counselling, financial and legal information, and help with family or work issues.

Health and wellbeing programmes

 A wide range of interactive programmes available to support the physical, financial and emotional health of employees and their families.

Mental health first aiders

 A team of professionally trained colleagues who provide support to employees and regularly present interactive webinars on topics related to mental health.

Support for caregivers

 Personalised support to help employees with the logistical and administrative tasks of caregiving.

For more information about Travelers' benefits, contact the Employee Services Unit (ESU) at

4-ESU@travelers.com or 001.800.441.4378.

The information in this brochure describes benefits in effect 1 April 2025.



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This document is intended to provide you with a basic overview of the benefits available to you as an employee of Travelers. It confers no rights or benefits, and the information contained herein is subject to all the provisions of the insurance contracts, the plan documents, corporate policies and relevant legislation which make up the Travelers benefits program.

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