

Benefits

Our standard cover gives your clients the following protection as a minimum:

- Leakage of Beverages
- Stock at Third Party Storage Sites included up to £50,000 in UK and £25,000 in European Economic Areas (EEA) and £50,000 Annual Aggregate limit
- Damage to containers up to a maximum of £10,000 per container and total up to £25,000 (Goods in Transit)
- Accidental failure of Public Supply or Telecommunications to the premises up to £25,000 (Public Utilities' extension)
- Business Interruption Extension for Motor Vehicles up to the sum insured
- Buildings and Contents which have been inadvertently uninsured up to £1 million
- Cost of complying with current Loss Prevention Council Rules for Automatic Sprinkler Installations under European Union and Public Authorities Extension
- Loss Minimisation and Prevention Expenditure up to £25,000 for any one loss
- Cover for Stock at Exhibitions includes Plant and Machinery £50,000 in UK and £25,000 in EEA
- Unspecified Customers and Unspecified Suppliers extension included in schedule £100,000 limit UK and £50,000 for EEA.
 Cover is for Fire Lightning Aircraft & Explosion (FLEA) in EEA
- Legal Expenses limit of £150,000

Higher limits available upon request.

Computer and Cyber cover available as an optional section, to protect against the ever-growing threat of digital attacks including cyber crime.

Key Selling Points

- Single policy customised to your clients' needs
- Instant documentation
- Statement of Fact basis no need for proposal form
- Enhanced policy limits and optional uplifts
- Improved Engineering and Liability wordings
- Optional Computer and Cyber cover
- Expert Regional Underwriters
- Dedicated Claims Account Managers

Sections Available

- 1. Material Damage
- 2. Business Interruption
- 3. Goods in Transit
- 4. Terrorism
- Loss of Business
 Money and Personal Accident (Assault)
- 6. Employers' Liability
- 7. Public Liability
- 8. Products Liability
- 9. Glass Breakage
- 10. Specified All Risks

- 11. Deterioration of Stock
- **12. A.** Engineering Damage to Machinery and Plant
 - **B.** Engineering Inspection
- **13.** Engineering Business Interruption
- 14. Computer and Cyber
- 15. Loss of Licence
- 16. Fidelity Guarantee
- 17. Legal Expenses
- 18. Personal Accident



Document Features

- · Documents emailed immediately and stored on TheHub
- · Commission breakdown by section available
- · New schedule format
 - > Much clearer and easier to understand
 - Common clauses and endorsements now embedded in policy wording
 - > Limits are shown clearly

Preferred Risks

- In business for more than 3 years
- A good claims experience along with quality features will provide you with our best possible price for your client

Helpline Services*

The insured has unlimited access, over the telephone, to helpline services and specialists who provide confidential advice and support to businesses during unforeseen circumstances, including:

- Eurolaw Commercial Legal and UK Tax Advice
- · Counselling Service
- · Health and Medical Service
- · Business Emergency Assistance Helpline
- · Emergency Glazing and Security Assistance
- Employment Manual for employment law guidance

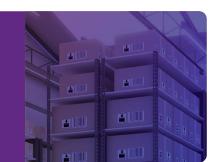
For contact details please refer to the policy booklet or visit nig.com/contact-us

Why NIG?

- We specialise in insurance for UK commercial businesses only
- Established over 125 years, since 1894
 a company you can trust
- Regional expertise we have regional trading offices with national coverage. Talk to empowered decision-makers based in your local trading office
- Financially secure Moody's A1 rated insurer
- · Brokers and clients can claim online
- Dedicated in-house Risk Control Team of NIG Surveyors and Survey Support
- · Access to Risk Management proposition
- Free Business Interruption Calculator tool
- A competitive edge one quote to market principal

For more information visit nig.com

Speak to your Senior Business Development Manager or contact your local Underwriter.



nig.com

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^{*}Helpline Services are provided by a third party.