

Commercial Combined

At NIG, we're proud to have over **125 years' experience** in underwriting commercial risks and we understand the needs of your clients.

Commercial Combined is traded through our regional offices, offering business protection for single site or multi-site risks.

Our knowledgeable and experienced underwriting teams will work with you to build a bespoke policy for your client.

Benefits

We've expanded our standard covers to give your clients the following protection as a minimum:

- 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
- Additional Increased Cost of Working £50,000
- Loss Minimisation and Prevention Expenditure up to £25,000 for any one loss
- Further Investigation Expenses for establishing if any further damage, up to £5,000
- 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.
- Financial Loss up to an aggregate annual limit of £250,000
- Environmental Statutory Pollution Clean Up Costs aggregate annual limit of £250,000
- Libel or Slander £100,000 in the aggregate
- Business Interruption extensions for Property in Transit, Contract Sites and Accidental Failure of Public Utilities / Telecommunications £100,000
- 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 | 11 Deterioration of Stock |
| 2 Business Interruption | 12 a) Engineering Damage to Machinery and Plant |
| 3 Goods in Transit | b) Engineering Inspection |
| 4 Terrorism | 13 Engineering Business Interruption |
| 5 Loss of Business Money and Personal Accident (Assault) | 14 Computer and Cyber |
| 6 Employers' Liability | 15 Loss of Licence |
| 7 Public Liability | 16 Fidelity Guarantee |
| 8 Products Liability | 17 Legal Expenses |
| 9 Glass Breakage | 18 Personal Accident |
| 10 Specified All Risks | 19 Contractors All Risks |

UK business, covered.





Document improvements

- One policy for Premises and Contractors All Risks
- 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 the 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
- DAS Employment Manual for employment law guidance

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

NIG: Here's why

- **We specialise in insurance for UK commercial businesses only**
- **Established over 125 years, since 1894 – a company you can trust**
- **Regional expertise – we have 9 trading offices with national coverage. Talk to empowered decision makers based in your local trading office**
- **Group strength – part of the second largest UK non-life insurer**
- **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.