

Hotel & Leisure Combined

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

Hotel & Leisure Combined is traded through our regional offices, offering specialist wording and adjustable limits for businesses specialising in leisure and recreation.

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:

- Leakage of Beverages
- Guest Effects £10,000 any one guest and £100,000 any one incident
- Seasonal increase of stock included to 55% of the stock sum insured
- Outside Catering limit £5,000
- Loss of Attraction up to limit of £50,000
- Alternative Accommodation expenses for the insured and their family or employees permanently residing at the premises up to the limit stated in the schedule
- Tronc Cover (gratuities) up to the lesser of 5% of estimated gross profit / revenue or the limit stated in the schedule
- Full Theft cover – no forcible and violent entry/exit or violence requirement unless the premises are closed for business or if open for business left without at least one responsible person therein
- Cover for Disease includes diseases occurring within 10 miles of the premises up to the limit stated in the schedule. Plus further cover if beach, coastal or inland waterway pollution at the premises or within 25 miles – up to the limit stated in the schedule
- Cover for closure due to drains, sanitary arrangements, vermin or pests at premises – up to the limit of liability
- Accidental failure of Public Supply/ Telecommunications up to £100,000
- Further Investigation Expenses for establishing if any further damage up to £5,000
- Loss of metered water extension now includes oil up to a limit of £25,000 with a 3-month indemnity period
- Legionellosis aggregate annual limit of £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 Household Contents |

UK business, covered.





Document improvements

- 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.