



ESSENTIAL PROPERTY OWNERS FACTSHEET



WHY NIG IS DIFFERENT

NIG's approach is about making it easier for you to do business. With Essential Property Owners, you have direct access to knowledgeable, responsive underwriters with the power to develop tailored insurance solutions quickly and efficiently.

Here are some other compelling reasons why NIG's committed partnership approach makes such good business sense:

- ◆ **Established 1894** – over 110 years' commercial insurance experience
- ◆ **Financially secure** – 'A' rated insurer financial strength*
- ◆ **Focused partner** – products and services exclusively for brokers
- ◆ **Commercial specialists** – focused only on commercial insurance for SMEs
- ◆ **Local service** – eight UK regional underwriting centres
- ◆ **Dedicated people** – able to make decisions and respond swiftly
- ◆ **Tailored products** – a flexible range of complex and package products

CONTACT YOUR LOCAL NIG AREA BUSINESS DEVELOPMENT MANAGER

Region	Office	Number
Scotland	Glasgow	0141 232 5734
North	Leeds	0113 399 1233
North West	Manchester	0345 835 3423
Midlands	Birmingham	0345 835 1963
Thames Valley & East Anglia	Watford	01239 638171
West of England & Wales	Bristol	0345 366 9873
London	Fenchurch Street	0207 488 7000
South East	Maidstone	01622 701700

*U K Insurance Limited (UKI) underwrites NIG's policies and UKI's Insurer Financial Strength Ratings are: 'A' S&P, 'A2' Moody's



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FOR THE PROFESSIONAL
PROPERTY OWNER

ESSENTIAL PROPERTY OWNERS

SPECIALIST INSURANCE FROM AN 'A' RATED INSURER

At NIG, we specialise entirely in commercial insurance – and nothing else. So our highly experienced underwriting teams are completely focused on understanding the risks faced by small and medium enterprises, and providing tailored solutions that meet these challenges.

WHO IS EPO FOR?

EPO is designed for professional property owners or managing agents with commercial and/or residential UK portfolios.

- ◆ Typical minimum premium of £5,000 with a focus on larger risks
- ◆ Large single risk or multiple property portfolios
- ◆ Target trades include offices, retail, industrial, warehouses and blocks of flats
- ◆ Property owners with an appreciation and track record of effective risk management

KEY SELLING POINTS

- ◆ **Adaptable policy wording** – core standard cover with a range of optional sections
- ◆ **Flexible underwriting** – tailored solutions made to match specific needs of clients
- ◆ **Specialist risk management advice** – industry specific property owners survey
- ◆ **Dedicated property claim teams** – specialist knowledge and first-class service
- ◆ **One quote to market approach** – bid confidently for new business
- ◆ **'A' rated financial strength*** – trade with confidence and provide your clients and their financiers with the security they require

POLICY SECTIONS

Our broad policy wording combines core standard cover with a range of bolt-on optional additions to provide flexible and competitively priced cover, tailor made for your client.

Section	Cover	Optional	Additional
Asset Protection	Buildings	✓	
	Engineering Breakdown	✓	
	Terrorism		✓
Revenue Protection	Rent	✓	
	Advance Rent Cover		✓
	Financial Loss		✓
Liability Protection	Property Owners' Liability	✓	
	Legal Expenses Cover		✓
	Employers' Liability		✓
	Legionellosis		✓

A COMMITMENT TO SERVICE EXCELLENCE

- ◆ **Expertise** – experienced local underwriting teams supported by a specialist London Property Owners Unit
- ◆ **Appetite** – clear risk appetite and committed to working flexibly with partners
- ◆ **Access to decision makers** – direct access to underwriters empowered to trade
- ◆ **Growth** – focus on supporting partners to win and retain business
- ◆ **Commission** – flexible approach to commission structures
- ◆ **In-House Survey Team** – including risk management support function
- ◆ **Individual tenants certificates** – available on request

Speak to your NIG Business Development Manager today about risks that may suit Essential Property Owners.

PROPERTY OWNERS RISK MANAGEMENT PROGRAMME

We've designed NIG's risk management programme to add real value for property owners.

- ◆ Specialist Property Owners survey provides an industry-specific risk control audit and best practice advice
- ◆ Online risk management and employee training tools help clients to manage risk effectively
- ◆ Access to risk management funding for risk improvement projects
- ◆ Provided by one of the UK's largest and most experienced in-house Risk Control and Survey Support Teams

SPECIALIST PROPERTY CLAIMS TEAM

When your clients make a claim, our dedicated property claims team is on hand to resolve issues quickly, efficiently and with minimum disruption to their business:

- ◆ A dedicated property claims team with specialist EPO policy wording knowledge
- ◆ Consistent case management ensures swift resolution of issues from start to finish

POLICY COVER HIGHLIGHTS

Essential Property Owners offers comprehensive and highly tailored cover. Here are some base cover highlights, which your clients can extend or enhance to meet their specific needs.

Buildings

- ◆ "All Risks - Specified Perils" cover
- ◆ Cover available on: Re-instatement, Indemnity or Loss of Market Value
- ◆ Adjacent Property Damage up to £150,000
- ◆ Contract Works up to £100,000
- ◆ Frustrated Legal Costs up to £10,000
- ◆ Loss of keys up to £15,000
- ◆ Metered Water, Electricity & Gas charges up to £25,000
- ◆ Removal of Tenant's Debris of up to £25,000
- ◆ Trace & access up to £25,000

Loss of Rent

- ◆ Cost of re-letting
- ◆ Additional expenditure to avoid Loss of Rent
- ◆ Business rates payable by the insured as a result of damage
- ◆ PR expenditure
- ◆ Accelerated re-instatement expenditure
- ◆ Accountants fees
- ◆ Additional Increased Cost of Working (Optional)
- ◆ Advanced Rent (Optional)
- ◆ Contingency rent up to £500,000
- ◆ Loss of attraction £500,000

Property Owners Liability

- ◆ £5M/10M Limit Of Indemnity (LOI) options
- ◆ Optional Covers available for:
- ◆ Legionellosis (£1,000,000 Limit)
- ◆ Financial Loss (£1,000,000 Limit)

Employer's Liability

- ◆ Legal liability for damages and legal costs up to £10M/£25M LOI options

Engineering Breakdown

- ◆ Computer Equipment up to £250,000
- ◆ Reinstatement of Data up to £25,000
- ◆ Increased costs of working £25,000

These are just some of the many cover highlights that make Essential Property Owners a great choice for your clients. For more detailed information, please consult the Key Facts or Policy Wording documents available at www.nig.com/EPO

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