



COMMERCIAL COMBINED POLICY FACTSHEET



Protect

TAILORED FOR YOU. PERSONALLY.

An enhanced commercial combined proposition aimed at larger property led SME combined risks paying >£25k annual premium.

RISK MANAGEMENT

- Dedicated in-house team of NIG Risk Control Surveyors
- Risk management funding
- Pre-cover survey
- Building & business interruption valuation guidance

CLAIMS SUPPORT

- Dedicated Loss Adjuster by agreement
- Dedicated claims relationship manager
- Loss minimisation and prevention costs
- Claims preparation costs (upper limit of £10,000 single event, £50,000 in any one period of insurance)

SERVICE AND EXPERTISE

- Dedicated NIG team for 3 years including Risk Control, Regional UW and Relationship Management
- Service tailored to your client's needs
- Joint new business pipeline

PRODUCT

- First period of insurance - Cover match
- Waiver on average on buildings and machinery
- Excess waiver on all claims >£10,000
- 72 hour provision
- Loss minimisation and prevention expenditure
- Inadvertant omission to insure (£1m limit)
- £5m PL/Prods (including corporate manslaughter as standard)

TRADING TOOLS

- Exclusive quotation
- 3 year LTA
- Pricing stability/rate guarantee
- Tailored DD settlements %
- Commission deals/net rated
- Low claims rebates
- Risk management funding
- Acquisition funding
- Prompt payment discount - available on request

OUR SPECIALIST MARKETS INCLUDE:
MANUFACTURING • WHOLESALE • RETAIL • OFFICE • HOTEL AND LEISURE



ALL YOU NEED UNDER ONE ROOF

NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

NIG100621F/09/15

THINKING COMMERCIAL COMBINED? THINK NIG.

At NIG, the broker is our business. Our focus is always on helping you get ever more successful in serving your customers.

So our new and enhanced Commercial Combined product provides our broker partners with a strong relevant offering to meet the needs of customers.

And our interaction with brokers doesn't end with product development. We make it easy for your business to do more with us – by giving you direct contact with knowledgeable, experienced underwriting teams in your region.

WHY NIG?

- Financially secure – 'A' rated insurer financial strength*
- Established over 100 years - a company you can trust
- A broker only insurer. All of our products are distributed exclusively through brokers
- Extensive range of commercial insurance products that have been developed to provide insurance solutions for small to medium size businesses throughout the UK
- A competitive edge - one quote to market principal
- Locally delivered service via eight underwriting centres

We make it easy for your business to do more business by giving you direct contact with knowledgeable, experienced underwriting teams in your region, who can tailor the policy even more closely to your customers' needs.

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

RISK APPETITE

NIG's suite of combined products provides a broad policy offering for any single or multi site complex risk which does not fit our 'package range of contracts'.

Complex commercial should also be used for any package risk where the single site exposure exceeds £10 million or when risk proposed is a chain, franchise or operates from multi-locations.

NIG'S UNDERWRITING PHILOSOPHY

At NIG we provide our broker partners with confidence in our underwriting strategy for your client's business, this is underpinned by analysis of positive risk control features of that business.

We aim to provide solutions tailored to clients needs which vary by sector and quality of house keeping versus a standard guide response based purely on trade. Our range of risk solutions are developed to help you win and retain business. Please ask your Business Development Manager for further details.

CLAIMS

We recognise a claim can have a huge impact on your customer's business. We want to get them back up and running as quickly as possible with a fast and simple notification of claims.

Your claims contacts can be found on www.nig.com/commercial_ claims.

2015 COMMERCIAL COMBINED PRODUCT SUITE ENHANCEMENTS.

2015 COVER MODIFICATIONS – MATERIAL DAMAGE

Stock at Exhibitions

- Now includes Plant and Machinery
- Limit increased to £50,000 in the UK
- New cover - £25,000 in the European Economic Area

Loss of Rent

- Automatic cover up to 15% of the damaged building

Third Party Storage Sites

- Now offered as standard on the entire Commercial Combined suite
- Limit increased to £50,000 in the aggregate in the UK
- New cover - £25,000 in the European Economic Area

2015 COVER MODIFICATIONS – BUSINESS INTERRUPTION

Unspecified Suppliers

- UK limit increased to £100,000
- £50,000 in the aggregate in the European Economic Area

Unspecified Customers

- UK limit increased to £100,000
- £50,000 in the aggregate in the European Economic Area

Additional Increased Cost of Working

- New cover - Up to a limit of £50,000

Storage Sites, Property in Transit, Contract Sites and Public Utilities

- Limits increased to £100,000

2015 COVER MODIFICATIONS - LIABILITY

Corporate Manslaughter

- Increased from £1m to Section underlying indemnity limit

Libel and Slander

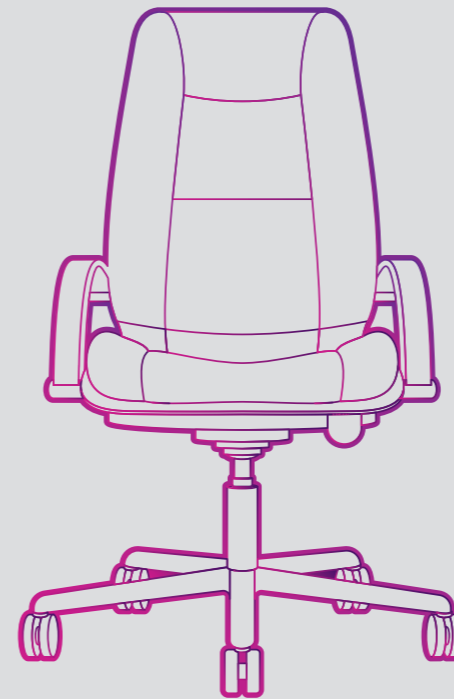
- New cover - £100,000 in the aggregate

Environmental Statutory Pollution Clean Up Costs

- New cover - £250,000 in the aggregate

Legionellosis

- New cover - £100,000 in the aggregate



COVER THAT SUPPORTS YOUR BUSINESS

OUR TAILORED PRODUCT SUITE. ALL OF THE COVER OF COMMERCIAL COMBINED AND MORE...

KEY POLICY ENHANCEMENTS AND BENEFITS - SUMMARY

The core wording is Commercial Combined with segmented products for Manufacturing, Retail, Wholesale and Hotel and Leisure.

- All five products have been specifically tailored to meet the needs of your clients and insure their business
- Each has a greatly improved wording which provides a wider and clearer understanding of cover
- Significantly enhanced policy limits with optional uplifts
- Warranty Free (now Conditions Precedent)
- Shortened proposal or statement of fact basis
- Embedded legal expenses & optional Fidelity Guarantee
- Wider engineering wording including new Machinery Movement

Additional covers for our specific cover includes:

MANUFACTURERS COMBINED

Cover for trade samples in the whole European Economic Area

- up to £500 per sample and £10,000 in total

Option to cover Non Ferrous Materials

- up to 125% of declared value for a cushion against rising commodity prices

Extended Business Interruption cover

- for following damage to the Insured's jigs, models, templates, moulds, dies, tools, plans, drawing or designs at third party premises

RETAILERS COMBINED

New Peril

- leakage of beverages

Seasonal increase of stock

- during November and December.
- bank holidays are also covered and for 15 days preceding and post them (excluding November and December)
- up to £500,000 or 25% of underlying limit

Buildings and Contents which have been inadvertently uninsured

- up to £1m

WHOLESALE COMBINED

New peril

- Leakage of beverages

Damage to contents or stock for insured perils whilst stored at third party storage locations

- a maximum of £5,000 per cause up to £25,000

Damage to containers the insured is responsible for

- a maximum of £10,000 per container up to £25,000

HOTEL & LEISURE COMBINED

Comprehensive 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

Seasonal increase in stock

- up to 55% of underlying limit

Cover for Disease includes diseases occurring within 10 miles of the premises

- up to £50,000

Tronc Cover (gratuities)

- up to the lesser of 5% of estimated gross profit / revenue or £50,000 per cause