

Manufacturers Combined

Manufacturers Combined delivers all the protection of Commercial Combined and more. It's traded through our regional offices, providing cover for any single site or multi-site risk. The policy offers a flexible range of specialist sections, specifically developed for the manufacturing industry.

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

Benefits

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

- Stock at Third Party Storage Sites up to £50,000 in UK £25,000 and in European Economic Areas (EEA) and £50,000 Annual Aggregate limit
- Non-Ferrous Materials covered up to 125% of sum insured for a cushion against rising commodity prices
- Includes Business Interruption cover following damage to patterns, jigs, models, templates, moulds, dies, tools, plans, drawings or designs at Third Party Storage Sites
- Cost of Fuel Spillage Clean-Up limit £25,000
- Trade Samples included up to £500 per sample and £10,000 in total (UK or EEA)
- Cost of complying with current Loss Prevention Council Rules for Automatic Sprinkler Installations under European Union and Public Authorities Extension
- Cover for Stock at Exhibitions includes Plant and Machinery £50,000 in UK and £25,000 in EEA
- Exhibitions Expenses £50,000 in UK and £25,000 in EEA
- Essential Personnel £25,000
- 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
- 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
- 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. Contractors All Risks |



Document Features

- 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 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

*Helpline Services are provided by a third party.

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

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.

