

Wholesalers Combined

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

Wholesalers Combined delivers all the protection of Commercial Combined and more. The policy addresses any single or multi-site risk and offers a flexible range of specialist sections that have been specifically developed for the wholesale sector.

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:

- Leakage of Beverages
- 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
- Damage to containers up to a maximum of £10,000 per container and total up to £25,000 (Goods in Transit)
- Accidental failure of Public Supply or Telecommunications to the premises up to £25,000 (Public Utilities' extension)
- Business Interruption Extension for Motor Vehicles up to the sum insured
- Buildings and Contents which have been inadvertently uninsured up to £1 million
- Cost of complying with current Loss Prevention Council Rules for Automatic Sprinkler Installations under European Union and Public Authorities Extension
- Loss Minimisation and Prevention Expenditure up to £25,000 for any one loss
- 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
- 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
2. Business Interruption
3. Goods in Transit
4. Terrorism
5. Loss of Business Money and Personal Accident (Assault)
6. Employers' Liability
7. Public Liability
8. Products Liability
9. Glass Breakage
10. Specified All Risks
11. Deterioration of Stock
12. **A.** Engineering Damage to Machinery and Plant
B. Engineering Inspection
13. Engineering Business Interruption
14. Computer and Cyber
15. Loss of Licence
16. Fidelity Guarantee
17. Legal Expenses
18. Personal Accident

Document Features

- 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

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