



Ready for risk



Risk Assist for Motor Trade and Fleet

Whatever the nature of your business, NIG Risk Assist offers an easy-to-use and comprehensive range of online tools to help manage and reduce risks in your business, 24/7.

Every Motor Trader and Fleet owner faces risks, but not all of them know how to reduce or deal with them. So we've specifically created NIG Risk Assist to help Motor Traders and Fleet Owners manage and respond to a broad range of risks that cover:



Health & Safety

- **Health & Safety training** to help reduce the risk of accidents, litigation and downtime. Our comprehensive eLearning courses are fully accredited by relevant bodies such as Royal Society for the Prevention of Accidents (RoSPA), Continuing Professional Development (CPD) and NOS (National Occupational Standards), and provide credits towards relevant NVQs. Plus, unlimited user accounts allow you to register every member of staff for year-round training, regardless of the size of your business.
- **Keep up with changing rules and regulations** – one-stop health and safety reference area with A-Z guidance covering safety requirements and downloadable templates in a sector specific area to deal with the complexities of your particular industry.
- **Tackle Occupational Road Risk (ORR)** – our driving risk system includes Company/Vehicle Audits and remedial actions to ensure you comply with the law. The Online Driver Audit manager allows your drivers to complete individual audits, which are uploaded to the system and can be monitored centrally by you.
- **Ask the Expert** – access specialist advice, support and guidance as and when you need it. Ask as many health and safety questions as you want, as often as you want, with a guaranteed response time within 24 hours.



Human Resources

- **Log into a virtual HR department** – round-the-clock access to a range of online resources on HR and employment matters, including jargon-free guidance on rapidly changing employment law.
- **Unlimited phone counselling** – offer your employees unlimited access to helplines for stress, family issues, and bereavement. Health advice from a medically qualified person is also available.
- **Ask the Expert** – unlimited online access to HR professionals for support and guidance on the issues specifically facing your business. Ask all the questions you want, as and when you need to, with a guaranteed response time of within 24 hours Monday to Friday.



Log on to nigriskassist.com to find out more, or speak to your broker.

If your broker has already registered your account, you will receive an activation email to begin.



Business Continuity

- **Identify potential threats and recover from disasters quicker** – step-by-step guidance on creating a business continuity plan, rehearsing procedures and reviewing your plan.
- **Calculate the correct sum insured and indemnity period** – our easy-to-use Business Interruption Cost Calculator minimises the risk of under-insurance for clients.
- **Manage the impact of supply chain disruption** – prioritise key suppliers and identify the greatest risks using our Supply Chain Portal guidance.
- **Protection against water damage** – LeakSafe specialises in supplying water-leak detection and prevention systems to minimise the risks associated with water leaks and burst pipes.
- **Identify and understand postcode risk factors** – using postcode-specific risk factors and the business/organisation type operating there, the Business and Property Protection Portal provides resources and advice covering perils including fire, security, and flood. This information library is based on risk control data and statistics collated by RISCAuthority (Risk Insight, Strategy and Control Authority) and the Fire Protection Association (FPA).



Helplines

- **Call the business emergency assistance helpline** – for 24/7 emergency repairs such as burst pipes, blocked drains, flooding, and gas or electricity supply failures. Plus, 24/7 glass replacement service. Replacement locks and other emergency security measures are also available.
- **Legal and tax advice** – unlimited phone support covering UK and EU legal and tax issues. The service also provides useful information on matters such as property law and taxation and is updated regularly by legal professionals. You also have access to an online business law library to create ready-to-sign contracts, agreements and letters.



Contacts

- **We have a dedicated in-house Risk Control team.** If required, the team can arrange client site visits and follow-up risk improvement action plans on Regional Traded risks.
- **In the event of a claim,** visit nig.com/claims or contact your broker.

Set up your access to Risk Assist in three easy steps:

- 1 Visit www.nigriskassist.com/newaccount
- 2 Fill in the information required (name, email, policy number etc). This information can be found on the first page of your policy documents.
- 3 Click submit and you will receive an email to activate your account.



Log on to nigriskassist.com to find out more, or speak to your broker.

If your broker has already registered your account, you will receive an activation email to begin.