

# Liability Combined

**Liability Combined covers essential liabilities to keep your business protected against employee or third-party claims. It's available as a standalone product which is ideal for clients with portfolios split between insurers.**

Our experienced underwriting teams will work with you to build a bespoke policy to meet your clients' needs.

## Key Selling Points

- Instant documentation
- Statement of Fact basis – no need for proposal form
- Enhanced policy limits and optional uplifts
- Expert Regional Underwriters
- Dedicated Claims Account Managers

## Benefits

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

- Financial Loss up to an aggregate annual limit of £250,000
- Environmental Statutory Pollution Clean Up Costs aggregate annual limit of £250,000
- Libel or Slander £100,000 in the aggregate
- Legionellosis aggregate annual limit of £100,000
- Vendors Liability included
- Court Attendance extension
- Indemnity to Others included
- Cross Liabilities included
- Corporate Manslaughter and Corporate Homicide Act – included limit of indemnity £1,000,000
- Data Protection Legislation – aggregate annual limit £500,000

**Higher limits available upon request.**

## Sections Available

1. Employers' Liability
2. Public Liability
3. Products Liability

## 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](https://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](http://nig.com)

Speak to your Senior Business  
Development Manager or contact  
your local Underwriter.



**nig.com**

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