

BUSINESS PACKAGE

eProduct – designed for trading online

Our Business Package policy is a Commercial Combined product designed to be traded online. Suitable for UK based businesses including retail, leisure, services, transport, warehousing, manufacturing and wholesaling.

KEY SELLING POINTS

- Over 1000 acceptable trades, all auto-rated without referral
- Flexible optional sections allowing straight forward and tailored solution
- No claims discount available at new business and renewal
- Minimum premiums from £350 + IPT
- Straight forward online question sets, no auto-survey requirement
- Both Buildings and Contents cover available up to £5m per location

FEATURES

- Wording designed specifically for Manufacturers and Wholesalers with numerous policy extensions
- High sum insured limits available
- Generous inner limits
- Computer Breakdown and Engineering covers as standard
- North American Exports cover available under Products Liability section (subject to referral)
- Free format Business Description field (subject to referral)
- Free 24 hour advice lines for health and medical assistance, legal advice and business emergency assistance

PREFERRED RISKS

- Businesses with a turnover of up to £5 million per year
- Maximum of three locations
- Over 1000 core Manufacturing and Wholesale trades
- Preferred trade sectors include:
 - Building Components
 - Clothing & Textiles
 - Electrical Goods
 - Engineering & Metalwork
 - Food & Beverage Wholesale
 - Glass & Glassware
 - Leisure & Entertainment
 - Paper & Printing
 - Sports Goods
 - Wood & Furniture

Head to TheHub for a quote
www.nig.com

STANDARD COVERS

Cover	Maximum Limits
Material Damage – Contents & Stock*	£5,000,000 per location
Engineering – Equipment Breakdown	£5,000,000 per accident
Engineering – Computer Breakdown	£250,000
Engineering – Deterioration of Stock	£15,000

OPTIONAL COVERS

Cover	Maximum Limits
Employers' Liability	£10,000,000
Business Interruption – Gross Profit	£5,000,000 / 36 months
Public / Products Liability	£10,000,000
Material Damage – Buildings & Tenants Improvements	£5,000,000 per location
Business Interruption – Book Debts	£1,000,000
Electronic Business Machines	£1,000,000 per location
Specified All Risks	£1,000,000 upon referral
Fidelity Guarantee	£250,000
Legal Expenses	£150,000
Terrorism	Available
Goods in Transit – Vehicle Load Limit	£50,000 (£2,000)
Money – In Transit	£12,000 (£2,000)
PA (Assault) - Death and Permanent Disablement**	£10,000

* Must insure Contents or Stock

** Included automatically when money cover selected

The amount in brackets denotes the standard limit provided.

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.