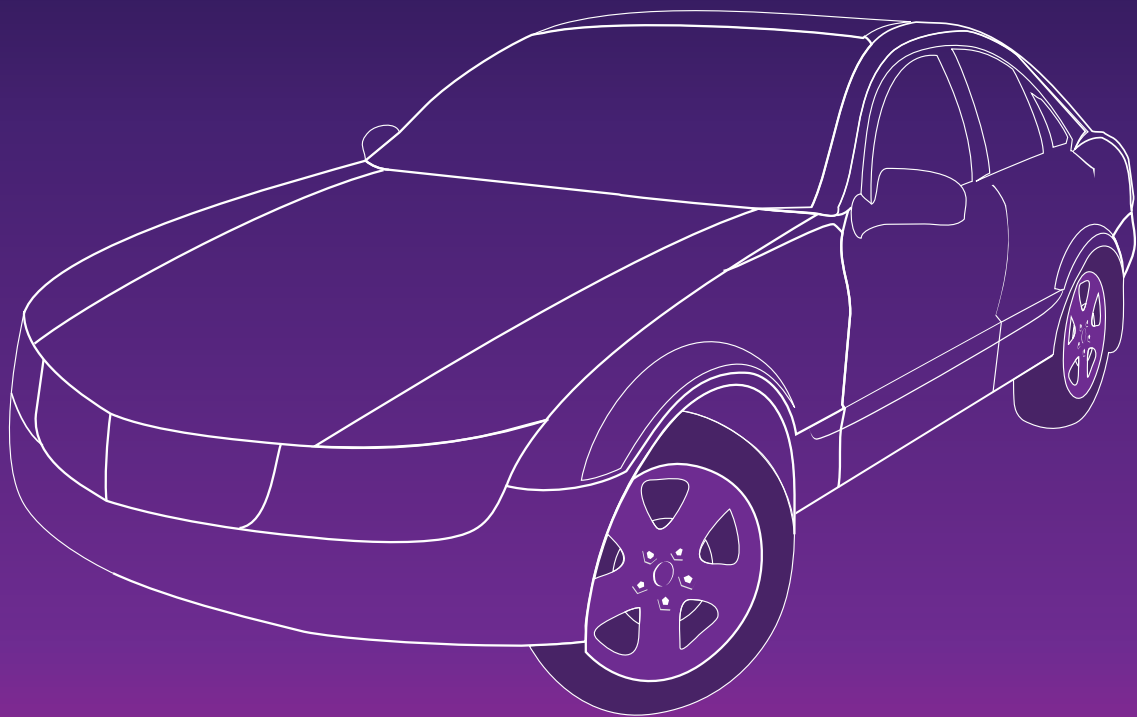


MOTOR TRADE COMBINED POLICY FACTSHEET



MOTOR TRADE
COVER WITH
ADDITIONAL PARTS

THINKING MOTOR TRADE COMBINED? THINK NIG.

At NIG, the broker is our business. Our focus is always on helping you get ever more successful in serving your customers.

We make it easy for your business to do more with us – by giving you direct contact with knowledgeable, experienced underwriting teams in your region.

MOTOR TRADE COMBINED

The Motor Trade Policy covers:

- Material Damage All Risks
- Business Interruption & Book Debts
- Business Money & Personal Accident (Assault)
- Wrongful Conversion
- Employers Liability
- Defective Workmanship/Sales Indemnity
- Public Liability
- Engineering Inspection
- Legal Expenses
- Road Risks (including Unaccompanied Demonstration and Loan & Hire)
- Fidelity Guarantee (Option)
- Personal Accident (Option)

QUALITY RISKS

- Our product is designed for multi location risks
- A good claims experience along with quality features will provide you with the best possible price for your client
- Fact finder to assist Broker present “Quality Risks” and gain pricing advantage
- Examples of quality features include:
 - In business for more than 3 years
 - With a good claims experience
 - Commitment towards Risk Management

WE RESERVE OUR BEST PRICES FOR OUR TARGET TRADES

Auto Electricians, Car Sales (New and Used), Car Body and Repair Shops, Motorcycle Sales.

But will also provide you with our best pricing for our **Standard Trades**: Windscreen Fitters, Tyre and Exhaust Fitters, Paint Sprayers, Motor Factors, LPG Conversions, Caravan Sales, Car Supermarkets

KEY POLICY FEATURES AND BENEFITS - SUMMARY

- Policy minimum premium £7,500
- Policy written on a net basis, a commission adjustment is available if required
- New Vehicle concession for both Insured and Customers vehicles
- Exhibition cover up to £500,000
- Fraud, Trick and Pretence cover
- Inadvertent omission
- Unaccompanied demonstration and Loan/Hire included as standard
- Uninsured loss recovery (£100,000 any one claim)
- Contingent Motor as standard
- Limited Self Drive hire available
- Other features as per our traditional product (though some with higher limits)

KEY SELLING POINTS

- Access to expert local underwriters
- One policy covering all sections
- Policy specifically designed for the Motor Traders needs
- Property damage written on an All Risks basis with full theft cover
- True floating basis. No average condition on Vehicle sums Insured
- European certificate
- Road Risks cover available as standard
- Free embedded engineering cover
- Flat rated engineering inspection cover rated per premises
- Our best pricing approach based on a good track record
- Credit facilities available

NIG'S UNDERWRITING PHILOSOPHY

At NIG we provide our broker partners with confidence in our underwriting strategy for your client's business, this is underpinned by analysis of positive risk control features of that business.

We aim to provide solutions tailored to clients needs which vary by sector and quality of housekeeping versus a standard guide response based purely on trade. Our range of risk solutions are developed to help you win and retain business. Please ask your Business Development Manager for further details.

CLAIMS

We recognise a claim can have a huge impact on your customer's business. We want to get them back up and running as quickly as possible with a fast and simple notification of claims.

Your claims contacts can be found on www.nig.com/commercial_claims

HELPFUL SERVICE

24 hour business assistance service available for your customers:

- Emergency Glazing and Security Assistance Helpline - rapid call outs for any glazing or door & window security problems, supplied by Glassolutions on behalf of NIG

Contact Glassolutions on 0345 878 5455. Calls may be recorded.

WHY NIG?

- Established over 100 years - a company you can trust
- A broker only insurer. All of our products are distributed exclusively through brokers
- Extensive range of commercial insurance products that have been developed to provide insurance solutions for small to medium size businesses throughout the UK
- A competitive edge - one quote to market principal
- Locally delivered service via eight underwriting centres

We make it easy for your business to do more business by giving you direct contact with knowledgeable, experienced underwriting teams in your region, who can tailor the policy even more closely to your customers' needs.

FOR LOCAL MARKET EXPERTISE CONTACT YOUR LOCAL REGIONAL CENTRE

Scotland	Glasgow	0141 232 5734
North	Leeds	0113 399 1456
North West	Manchester	0161 755 7449
Midlands	Birmingham	0345 835 1963
Thames Valley & East Anglia	Watford	01239 638171
West of England & Wales	Bristol	0345 366 9873
London	Fenchurch Street	0207 488 7000
South East	Maidstone	01622 701700

