



eTrade...

what you need to know

UK BUSINESS, COVERED



//

We continually evolve our broker proposition, from eTrade through to our regionally traded offering. Each evolution incorporates broker feedback and addresses market changes across our whole portfolio of risks.

The changes we've made to our eTrade proposition over the past year reflect this. Not just by providing a wide product portfolio on the platforms where you want to trade, but also by continually refreshing our eProducts to meet the ever-changing needs of your customers in different markets. //

Jaime Swindle, Director Broker eTrade



This document summarises our eTrading proposition – from the ease of transacting with us and the excellence of our eProducts, to the expertise of our people.

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Ease

Our eProducts are available on TheHub and multiple software houses.

eProduct Availability

How you can trade with NIG online

Our eProducts are available on TheHub and multiple software houses.

We are rolling out full-cycle functionality across various trading platforms as well as releasing a new range of eProducts.

For more information, please talk to your Senior Business Development Manager.

	TheHub www.nig.com	Acturis	PowerPlace Micro	PowerPlace SME	Applied
Business from Home	📄	📄			
Business Package	🔄	🔄			
Mini Fleet	🔄	🔄			
Office & Surgery	🔄	🔄	🔄		
Professionals	🔄	🔄	🔄	🔄	🔄
Property Owners	🔄	🔄	🔄	🔄	🔄
Shop	🔄	🔄	🔄		
Tradesman	🔄	🔄	🔄	🔄	🔄

- 📄 Quote and Buy - new business only
- 🔄 Full-Cycle - new business, mid-term adjustments and renewals
- 🔄 Quote and Buy - new business and MTAs only
- 🔄 Full-Cycle and new eProduct



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Excellence

We're constantly refining our eProducts based on your feedback and market changes. For example, we've expanded the underwriting footprint and increased limits on several eProducts recently. Plus, we've also made additional covers available to reflect a change in market needs.



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Property Owners

KEY SELLING POINTS

- Average free wording
- Unrestricted contingencies for unoccupied residential properties for 90 days
- Theft and Malicious Damage by tenant covered automatically up to £10,000 per claim
- Introductory no claims discount available at new business
- No claims discount available at renewal
- Minimum premiums from £100 + IPT for Buildings only and £70 + IPT for Contents only cover
- Standard excess of £200 for Landlords Contents and Buildings with £100 or £500 options available
- Multiple premises discounts
- Commission and Premium flexibility available
- Rent Arrears Cover now included in the Legal Expenses contract of our Residential Property Owners product
- Property Owners provides one of the highest quality offerings in the market



FEATURES

- Engineering Breakdown cover, including up to £250,000 for Computer Equipment, a maximum of £15,000 for Frozen or Chilled Foods and up to £5,000 for other Perishable Goods
- Option to add accidental damage to Buildings and Landlords Contents
- Legal Expenses up to £250,000, with Repossession cover as standard
- Floor Coverings up to £5,000 as standard, this can be increased
- Loss Of or Duplication of Keys up to £15,000 if Buildings insured
- Damage to gardens caused by emergency services up to £50,000 for any one claim
- Free 24 hour advice lines for health and medical assistance, emergency assistance, glazing, legal advice and stress counselling
- Damage caused by illegal cultivation of drugs
- Legionellosis liability cover up to £100,000
- Environmental statutory clean up costs up to £100,000
- Seventy-two hours clause
- Cover extended to provide for involuntary betterment

STANDARD COVERS

Cover	Maximum Limits (up to)
Buildings*	£10,000,000 (£5,000,000)
Landlords Contents	£500,000 (£250,000)
Public Liability	£10,000,000 (£2,000,000)
Policy Extension - Equipment Breakdown	£5,000,000 per accident
Glass and Sanitary Ware	Unlimited

* Buildings cover is not compulsory for residential properties.
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.

OPTIONAL COVERS

Cover	Maximum Limits (up to)
Rent Receivable	£1,500,000 (£1,000,000)
Employers Liability	£10,000,000
Personal Accident	Capital Benefits £50,000
Commercial Legal Expenses	£250,000
Terrorism	Available

PREFERRED RESIDENTIAL RISKS

Houses Blocks of flats Flats above shops Buy-to-let Residents' associations

PREFERRED COMMERCIAL RISKS

Offices Industrial properties Properties purpose built for
Retail properties Professionally managed properties the tenant's trade

Please visit www.nig.com/products/eproducts/property-owners
in order to download our Associated Documents:

[Property Owners Sales Aid](#)

[Property Owners Product Summary](#)

[Property Owners Policy](#)

[Property Owners Notice to Policyholders](#)

[Property Owners Key Facts](#)

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Tradesman & Professional

KEY SELLING POINTS

- Introductory no claims discount available at new business
- No claims discount available at renewal
- Minimum premium from £50 + IPT
- Up to 15 workers allowed
- Designed for businesses with a turnover of up to £1,000,000
- Option to insure hair and beauty treatments with a limit of indemnity up to £10,000,000
- Commission and Premium flexibility available

FEATURES

- Option to vary the Public Liability excesses
- Free 24 hour advice lines for health and medical assistance, legal advice and stress counselling
- Tools and Business Equipment includes laptops and mobile phones
- Cover available for:
 - Bona Fide Subcontractors
 - Temporary Employees Extension (up to 50 working days)
 - Bodily Injury to Working Partners

STANDARD COVERS

Cover	Maximum Limits (up to)
Public Liability	£10,000,000 (£1,000,000)

OPTIONAL COVERS

Cover	Maximum Limits (up to)
Employers Liability	£10,000,000
Tools and Business Equipment	£10,000 per worker
Business Stock	£5,000
Own Plant	£50,000
Hired In Plant	£20,000 any one item
Contract Works	£500,000 any one contract site
Money in transit or in a bank night safe	£5,000
Money in private dwellings or on contract sites	£1,500
Personal Accident Capital Benefits	£10,000
Hair and Beauty Treatment	Same as PL requested limit

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.

PREFERRED RISKS

Plasterer & Artexer	Office Fitter
Builders	Shop Fitter
Domestic Cleaners	Painter & Decorator
Flooring Contractors	

Please visit www.nig.com/products/eproducts/tradesman or www.nig.com/products/eproducts/professionals in order to download our Associated Documents:

Tradesman Sales Aid
Tradesman Policy

Professionals Sales Aid
Professionals Policy
Professionals Key Facts

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Mini Fleet

KEY SELLING POINTS

- Straightforward online quotes, mid-term adjustments and renewals
- Over 2,000 auto-rated trades accepted online without referral
- 24/7 claim reporting service with UK based motor claims handlers and extensive approved repairer network
- Motor Insurance Database (MID) updated on behalf of policyholder
- Vehicles within 12 months of registration will be replaced with a new vehicle if it is stolen or the damage exceeds 60% of value
- Option to add Green Flag UK or European breakdown cover (refreshed in June 2017 to cover more incidents, including misfuelling)
- Commission and Premium flexibility available

FEATURES

- Flexible driver options with age restriction discounts
- Easy addition of new or temporary vehicles through online adjustments
- Low risk vehicle modifications accepted
- Free foreign use in the EU up to 30 days
- Facility to include forklift trucks and trailers on comprehensive cover
- Facility to accept previously NCB rated risks
- Risks that have robust management controls in place will be rewarded with discounts

COMPREHENSIVE COVER

Excesses

Accidental Damage, Fire and Theft	£250, £350 or £500
Inexperienced Driver / Young Driver Additional Accidental Damage	£250
Windscreen Damage	£75

STANDARD COVERS

Accidental Damage	Up to market value
Third Party Injury	Unlimited
Third Party Property Damage Limit	
• Private Cars	£20,000,000
• Commercial Vehicles	£5,000,000
Legal Costs	£5,000
Personal Accident Benefits	£5,000
Emergency Treatment	Unlimited
Medical Expenses	£200
Personal Belongings	£150
Windscreen / Window Damage	Included
Free Foreign Use in the EU	Up to 30 Days
Unauthorised Movement of Obstructing Vehicles	Included
Unauthorised Use or Driving of Vehicles by Employees	Included
Principals' Indemnity	Included
Motor Legal Expenses	£100,000

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

OPTIONAL COVERS

Green Flag Breakdown

Optional

PREFERRED RISKS

Accountants	Office Based Risks	Architects
Carpet Fitters	Painter & Decorators	Builders
Civil Servants	Plasterers	Building & Allied Trades
Electricians	Plumbers	Bricklayers
IT Professionals	Printers	Carpenter & Joiners
Insurance & Mortgage Brokers	Quantity Surveyors	
Kitchen/Bathroom Fitters	Solicitors	

Please visit www.nig.com/products/eproducts/mini-fleet in order to download our Associated Documents:

Mini Fleet Sales Aid

Mini Fleet FAQs for Acturis

Mini Fleet FAQs for TheHub

Green Flag FPB

Mini Fleet Policy

Mini Fleet Key Facts

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Business Package

KEY SELLING POINTS

- Over 1000 acceptable trades including pub, restaurant and hotel, 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 £5,000,000 per location
- Commission and Premium flexibility available

FEATURES

- 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



STANDARD COVERS

Cover	Maximum Limits
Material Damage – Contents & Stock*	£5,000,000 per location
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
Loss of Licence	£250,000
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 (£2,000)

* 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.

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

Please visit www.nig.com/products/eproducts/business-package in order to download our Associated Documents:

Business Package Policy

Business Package Key Facts

Business Package Trade Guide

Business Package Sales Aid

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Shop

KEY SELLING POINTS

- Introductory no claims discount available at new business
- No claims discount available at renewal
- Minimum premiums from £175 + IPT
- Standard excess of £200 for Contents and Buildings with £100 or £500 options available
- Multi-premises discount
- Commission and Premium flexibility available

FEATURES

- Engineering Breakdown cover, including up to £250,000 for Computer Equipment, a maximum of £15,000 for Frozen or Chilled Foods and up to £5,000 for other Perishable Goods
- Option to add Accidental Damage to Buildings and Contents
- Legal Expenses up to £100,000
- Damage to Gardens caused by emergency services up to £25,000 for any one claim
- Free 24 hour advice lines for health and medical assistance, emergency assistance, glazing, legal advice and stress counselling

STANDARD COVERS

Cover	Maximum Limits (up to)
Contents	£1,000,000
Public Liability	£10,000,000 (£2,000,000)
Employers Liability	£10,000,000
Business Interruption	£2,000,000 (£500,000)
Glass	Unlimited
Goods in Transit	£5,000 (£2,000)
Fixed Signs	£1,000
Money	£12,000 (£5,000)
Personal Accident (Assault) Capital Benefits	£10,000

OPTIONAL COVERS

Cover	Maximum Limits (up to)
Buildings	£5,000,000
Specified All Risks	£10,000
Loss of Licence	£250,000
Personal Accident Capital Benefits	£50,000
Hair and Beauty Treatment	£10,000,000 (£2,000,000)
Commercial Legal Expenses	£100,000
Terrorism	Available

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.

PREFERRED RISKS

Butchers	Delicatessens	Hairdressers
Cheese Retailers	Fishmongers	Newsagents
Chemists	Florists	Post Offices
Clothing Retailers	Greengrocers	Print Shops
Coffee Shops	Grocers	

Please visit www.nig.com/products/eproducts/shop in order to download our Associated Documents:

Shop Sales Aid

Shop Policy

Shop Key Facts

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Office & Surgery

KEY SELLING POINTS

- Introductory no claims discount available at new business
- No claims discount available at renewal
- Over 250 acceptable trades, all auto-rated without referral
- Standard excess of £200 for Contents and Buildings with £100 or £500 options available
- Multi-premises discount
- Commission and Premium flexibility available

FEATURES

- Business Interruption included as standard. Gross Income or increased cost of working available
- Engineering breakdown covers essential items such as office equipment including telephone services, fax machines, copiers and printers
- Free advice lines for health and medical assistance, emergency assistance, glazing, legal advice and stress counselling
- Option to add Legal Expenses up to £100,000
- Option to add accidental damage to Buildings and Contents
- Lock replacement cover as standard up to £25,000 in the period

STANDARD COVERS

Cover	Maximum Limits
Contents	£5,000,000
Public/Products Liability	£10,000,000 (£2,000,000)
Employers Liability	£10,000,000
Business Interruption (Gross Income)*	£5,000,000 (£500,000)
Business Interruption (Increased Cost of Working)*	£250,000 (£50,000)
Glass	Unlimited
Goods In Transit	£10,000 (£5,000)
Fixed Signs	£1,000
Money	£12,000 (£5,000)
Personal Accident (Assault)	Capital Benefits £10,000

OPTIONAL COVERS

Cover	Maximum Limits (up to)
Buildings	£5,000,000
Specified All Risks	£10,000
Personal Accident	Capital Benefits £50,000
Legal Expenses	£100,000
Terrorism	Available

* Buildings cover is not compulsory for residential properties.
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.

PREFERRED RISKS

Solicitors	Doctors Surgeries
Accountants	Dentists
Lawyers	Architects
Chartered Surveyors	Bookkeepers
Management Consultants	

Please visit www.nig.com/products/eproducts/office-surgery in order to download our Associated Documents:

Office & Surgery Policy

Office & Surgery Key Facts

Office & Surgery Sales Aid

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Business from Home

KEY SELLING POINTS

- Introductory no claims discount available at new business
- No claims discount available at renewal
- Minimum premium from £50
- Standard excess of £100 for Business Contents and Buildings with an option to vary
- Option to insure hair and beauty treatments with a limit of indemnity up to £1m
- Household Contents available

FEATURES

- Loss of Income included as standard
- Free 24 hour advice lines for health and medical assistance, emergency assistance, glazing, legal advice and stress counselling
- Access to a dedicated risk management service
- Option to add accidental damage to Buildings and Business Contents

STANDARD COVERS

Cover	Maximum Limits
Business Contents	£100,000*
Public/Products Liability	£5,000,000 (£2,000,000)
Loss of Income	£100,000* (£50,000)
Goods In Transit	£2,000* (£1,000)
Money	£5,000* (£3,000)
Personal Accident (Assault) Capital Benefits	£10,000

OPTIONAL COVERS

Cover	Maximum Limits
Buildings	£1,000,000*
Employers Liability	£10,000,000
Refrigerated Stock	£2,500
Specified All Risks	£10,000*
Legal Expenses - Employment Disputes and Compensation Awards, Legal Defence, Property Protection and Bodily Injury and Tax protection	£100,000
Personal Accident Capital Benefits	£50,000
Household Contents	£50,000

* higher limits available on request.

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.

PREFERRED RISKS

Accountants	Financial Consultant	Mortgage Broking	Surveying
Bookkeepers	Hairdressers	Publishing	

Please visit www.nig.com/products/eproducts/business-from-home in order to download our Associated Documents:

Business from Home Policy

Business from Home Product Summary

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Expertise

Our dedicated eTrade Underwriting Centre in Peterborough will support you – whether you trade on TheHub or on partner Software Houses. You can talk to them in the way that's most convenient for you – online via webchat or email, or on the phone.

We're always looking to make getting in touch with us easier for you and your working day. For example by:

Webchat

If you trade on TheHub, Acturis or Applied you now have access to webchat (which over 90% of you rate as 4 out of 5 for experience).

This service has been enhanced to include team-to-team transfer, an internal conversation rating system and co-browse functionality which allows underwriters to see the screen you are viewing so we can guide you through TheHub quote and buy journey.



This is now live on TheHub, Acturis and Applied

Queue for me

Our innovative new 'Queue for me' technology supports us to provide a great service to you during busy call periods. The system enables you to keep your place in the queue without having to stay on the telephone. When you get to the front of the queue we'll automatically call you back.

eTrade Underwriting Centre Contact Details

Our National Sales team are experts on our eTrade proposition so if you have any questions on any element of our offering, please speak to your Senior Development Manager, or one of our Underwriters at the eTrade Underwriting Centre.

- **0345 878 5022**
- **nigpeterborough@nig-uk.com**

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NIG – part of a FTSE 100 Company

Direct Line Group

NIG is part of Direct Line Insurance Group plc and is underwritten by U K Insurance Limited.

This means that, as well as boasting 120 years' commercial insurance expertise, we combine the financial strength and security of an A-rated underwriter with the scale of a FTSE 100 company.



direct line



churchill

privilege

GreenFlag

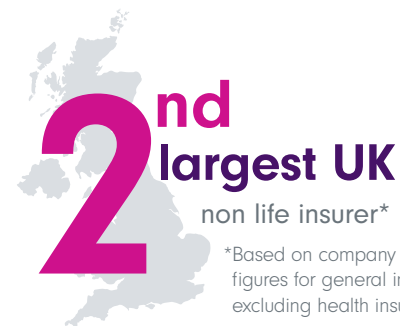
No Matter What



10,000+
employees



over 3 billion
of premiums underwritten a year



2nd
largest UK
non life insurer*

*Based on company reported figures for general insurance excluding health insurance



Strong credit rating

A

Standard and Poor's

A2

Moody's

Who is NIG?

As well as our eTrade Underwriting Centre, we have eight regional trading offices across the UK, underwriting the complex risks in our portfolio.

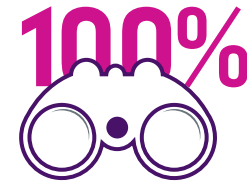
Through these regions you can trade:

- Commercial Combined
- Contractors Combined
- Cyber
- Essential Property Owners
- Fleet
- Motor Traders Combined
- Motor Trade

NIG has eight trading offices across the UK, combining regional coverage with local expertise




Peterborough
eTrading
Underwriting
Centre



focused on UK
broker market



Large portfolio
of products



Long and fixed term deals
tailored to brokers needs

120
years

of commercial
underwriting expertise

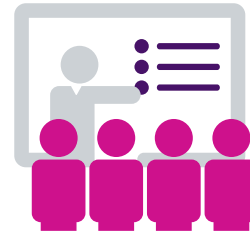
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Risk Management and in-house surveying

When required, our underwriters work with our in-house risk management and surveying teams. Our strong risk management proposition includes pre-cover surveys, best practice guides aimed at existing and potential clients and risk management funding.

For more details about our complex offering or risk management support please talk to your Senior Business Development Manager.



Risk management training tailored to you or your client



Pre-cover surveys, to avoid hidden surprises



Promotional materials and best practice guides you can use to market to existing or potential clients



Help with pitching to new clients



We'll pay up to 50% of risk management spend (up to 10% of the premium)

Claims Management

We provide a professional, experienced and knowledgeable claims service – from start to finish. One that embraces digital technologies, while remaining flexible and responsive to your clients needs.



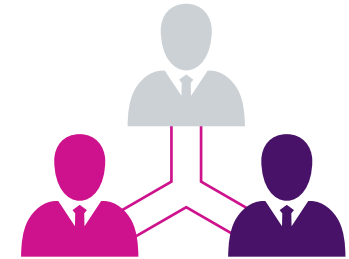
Dedicated handlers for a claim from start to finish



24/7 reporting for commercial motor claims



Large and complex loss teams for claims over £100K



Benefit of a commercial supplier network for property and motor claims



Specialist customer and broker claims handling teams



Dedicated claims relationship team to support new business

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**For more information, please visit
www.nig.com/heres-why to download
our 'NIG: Here's Why' document**

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U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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