

Construction Combined

At NIG, we're proud to have over **125 years' experience** in underwriting commercial risks and we understand the needs of your clients.

Construction Combined is traded through our regional offices, offering a flexible range of specialist sections of cover that your clients can pick and choose from.

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

Benefits

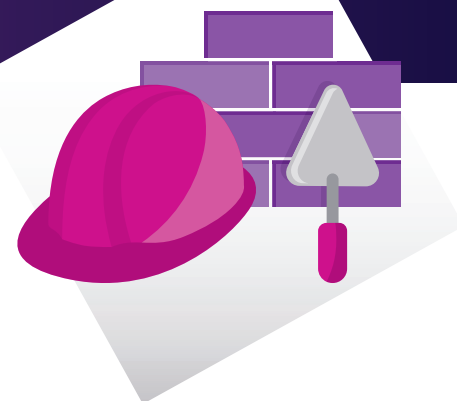
We've expanded our standard covers to give your clients the following protection as a minimum:

- Employers' Liability £10,000,000
- Public Liability £2,000,000
- Products Liability £2,000,000
- Financial Loss included to the aggregate annual limit of £250,000
- Continuing Hire Charges 90 days / £10,000 limit
- Negligent Breakdown £5,000 any one item / £25,000 any one occurrence
- Offsite Storage up to 15% of sum insured
- Expediting Expenses up to £50,000
- Immobilised Plant up to £25,000
- Contract Price Increase 125%
- Corporate Manslaughter £1,000,000 limit
- Non-negligent liability – automatic hold covered for 14 days up to the limit of indemnity or £1,000,000. Cover beyond 14 days available subject to individual underwriting and additional premium being charged
- Legal Expenses limit of £150,000

Higher limits available upon request.

Computer and Cyber cover available as an optional section, to protect against the ever-growing threat of digital attacks including cyber crime.

For further benefits of Construction Combined premises covers see our Commercial Combined Sales Aid.



Key selling points

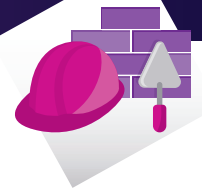
- Single policy for premises and contracting requirements
- Instant documentation
- Statement of Fact basis – no need for proposal form
- Annual or single project cover available
- Enhanced policy limits and optional uplifts
- Improved Engineering and new Legal Expenses wordings
- Optional Computer and Cyber cover
- Expert Regional Underwriters
- Dedicated Claims Account Managers

Sections available

- | | |
|--|---|
| 1 Material Damage | 12 a) Engineering Damage to Machinery and Plant |
| 2 Business Interruption | b) Engineering Inspection |
| 3 Goods in Transit | 13 Engineering Business Interruption |
| 4 Terrorism | 14 Computer and Cyber |
| 5 Loss of Business Money and Personal Accident (Assault) | 15 Loss of Licence |
| 6 Employers' Liability | 16 Fidelity Guarantee |
| 7 Public Liability | 17 Legal Expenses |
| 8 Products Liability | 18 Personal Accident |
| 9 Glass Breakage | 19 Contractors All Risks |
| 10 Specified All Risks | 20 Non-Negligent Liability |
| 11 Deterioration of Stock | |

UK business, covered.





Document improvements

- 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 the 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
- DAS Employment Manual for employment law guidance

For contact details please refer to the policy booklet or visit nig.com/contact-us

NIG: Here's why

- **We specialise in insurance for UK commercial businesses only**
- **Established over 125 years, since 1894 – a company you can trust**
- **Regional expertise – we have 9 trading offices with national coverage. Talk to empowered decision makers based in your local trading office**
- **Group strength – part of the second largest UK non-life insurer**
- **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**
- **A competitive edge – one quote to market principal**



For more information visit nig.com, speak to your Senior Business Development Manager or contact your local Underwriter.