



CONTRACTORS COMBINED POLICY FACTSHEET



CONTRACTORS COMBINED - THE BROKERS CHOICE FOR MORE THAN 50 YEARS.

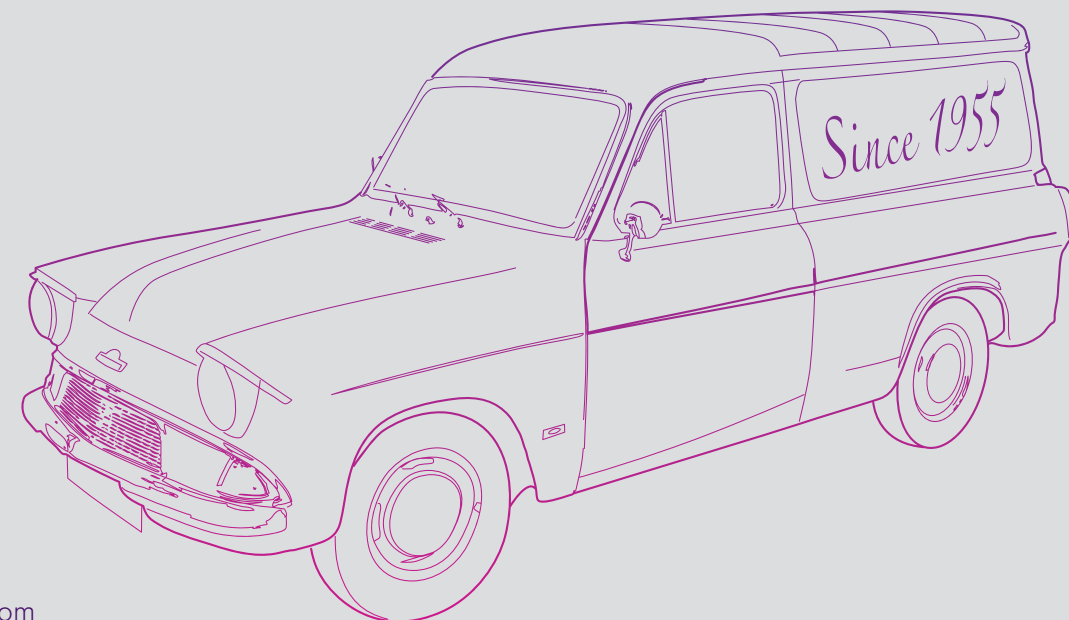
WHY NIG?

- Established in 1894 - 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



www.nigcontractors.com

NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ.
Registered in England and Wales No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Calls may be recorded

NIG100648E/05/18

THE RIGHT TOOL
FOR THE JOB

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.

NIG'S UNDERWRITING PHILOSOPHY

At NIG we provide our broker partners with confidence in our underwriting strategy for your clients' 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 client's business. We want to get them back up and running as quickly as possible with a fast and simple claims procedure.

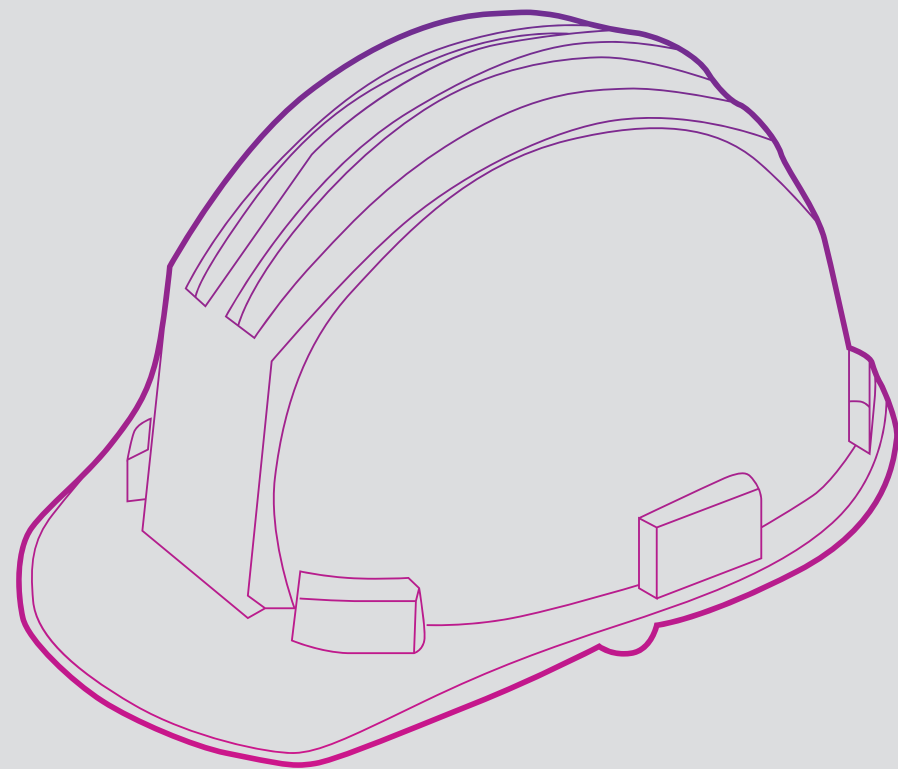
Your claims contacts can be found on www.nig.com/commercial_claims.html

Credit facilities available subject to eligibility and credit agreement.

KEY POLICY FEATURES AND BENEFITS

Flexible Limits Available

- Employers' Liability £10,000,000
- Public / Product Liability £5,000,000
- Contract Site Limit up to £5,000,000
- Hired in Plant Limit £250,000 any one item
- Employees Tools Limit £1,000 any one employee
- Contents of Show Houses Limit £50,000
- Minimum Premium £750 plus IPT.



WE'VE GOT IT COVERED

Cover Included As Standard

Subject to the appropriate section of the policy

- Continuing Hire Charges 90 days / £10,000 limit
- Negligent Breakdown £5,000 any one item / £25,000 any one occurrence
- Offsite Storage and Transit £5,000 Materials / £1,000 Money
- Speculative Development
 - PDH's: 180 days cover post practical completion
 - Other Property: 90 days / £100,000 cover post practical completion
- Expediting Expenses up to £50,000
- Immobilised Plant up to £25,000
- Contract Price Increase 125%
- Financial Loss £250,000 limit
- Corporate Manslaughter £250,000 limit
- JCT 6.5.1 (21.2.1) - automatic hold covered for 14 days LOI £1,000,000 subject to Proposal and additional premium being charged.

Target Risks

- Up to £10,000,000 Turnover
- Up to £25,000 Total Premium
- Larger quality risks will be considered.

Standard Excesses

- Contractors All Risks
- Theft and malicious damage £1,000
- All other claims £750
- Public Liability
- £1,000 damage to underground services and use of heat
- £500 all other claims.

Proposal form, statement of fact and policy wording are all available on NIG Network.

KEY SELLING POINTS

- Access to expert local underwriters
- Specific and Annual cover for Contractors All Risks
- Flexible underwriting approach - increased limits available for most sections
- Our best pricing approach based on a good track record
- Qualified Health and Safety Surveyors.

A good claims experience along with quality features will provide you with our best possible price for your client. Fact finder to assist Brokers present "Quality Risks" and gain pricing advantage.

For examples of quality features see opposite.

WE RESERVE OUR BEST PRICES FOR OUR TARGET TRADES

Builders, Electrical Contractors, Shop Fitters and Ceiling Erectors, Gardeners, Plumbers, Domestic Heating and Ventilation Engineers, Double Glazing and Floor Covering Contractors.

We will also provide you with our best pricing for our Standard Trades:

Advertising contractors and bill posters, carpet and lino fitters, carpenters and joinery contractors, curtain and blind installers, domestic appliance installers, fencing contractors, fitted furniture and fitted kitchen installers, floor and wall tilers, glaziers, painters and decorators, plasterers and dry liners, refrigeration engineers, sign writers and installers, surveyors and consulting engineers.

QUALITY FEATURES

Business

- No enforcement action (Prohibition or improvement notices) by HSE or Local Authority
- Local authority approved contractor
- Contracts with large quality construction companies
- Member of relevant Trade Association
- Systems in place for maintaining plant and equipment
- Formal inspection and maintenance programme.

People

- Director / Manager or person with formal Health and Safety Qualifications – e.g. MIOSH, NEBOSH responsible for Risk Management on site
- Written Health & Safety policy and regular Health & Safety Meetings including staff
- Site Induction provided to all staff including sub-contractors
- Personal Protective Equipment provided free of charge, signed for and use mandatory and enforced
- Fire Risk Awareness Training
- Job Related Training and Manual Handling
- Forklift Truck Drivers / Construction Plant Drivers trained and certified
- Tool Box talks undertaken
- Formal documented and signed training records
- Direct workforce dominate the persons "employed"
- Checking Procedure and vetting of Sub-contractors
- Bank of frequently used subcontractors ensuring continuity of Health & Safety and quality
- Construction Skills Certification Scheme Card held by Employees.

Procedures

- Insured complies with RIDDOR
- Risk Assessments completed, Display Screen Equipment, Noise, COSHH etc
- Method Statements in place
- All incidents - injury, disease, and pollution recorded
- Near-miss reporting and remedial action undertaken
- Comply with Joint Code of Practice for Protection of Fire on Construction Sites where contract value exceeds £2,500,000
- Hot Works Permits in place.