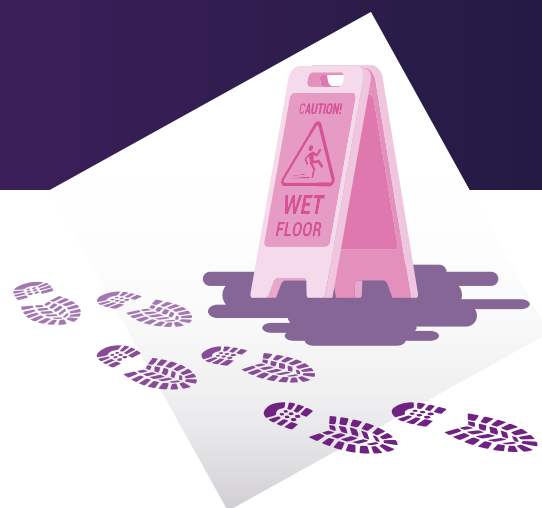


Liability Combined

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

Liability Combined covers essential liabilities to keep your business well protected against employee or third-party claims.

It's available as a standalone product which is ideal for clients with portfolios split between insurers. Our experienced underwriting teams will work with you to build a bespoke policy to meet your clients' needs.



Key selling points

- Instant documentation
- Statement of Fact basis – no need for proposal form
- Enhanced policy limits and optional uplifts
- Expert Regional Underwriters
- Dedicated Claims Account Managers

Benefits

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

- Financial Loss up to an aggregate annual limit of £250,000
- Environmental Statutory Pollution Clean Up Costs aggregate annual limit of £250,000
- Libel or Slander £100,000 in the aggregate
- Legionellosis aggregate annual limit of £100,000
- Vendors Liability included
- Court Attendance extension
- Indemnity to Others included
- Cross Liabilities included
- Corporate Manslaughter and Corporate Homicide Act – included limit of indemnity £1,000,000
- Data Protection Legislation – aggregate annual limit £500,000

Higher limits available upon request

Sections available

- 1 Employers' Liability
- 2 Public Liability
- 3 Products Liability

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.