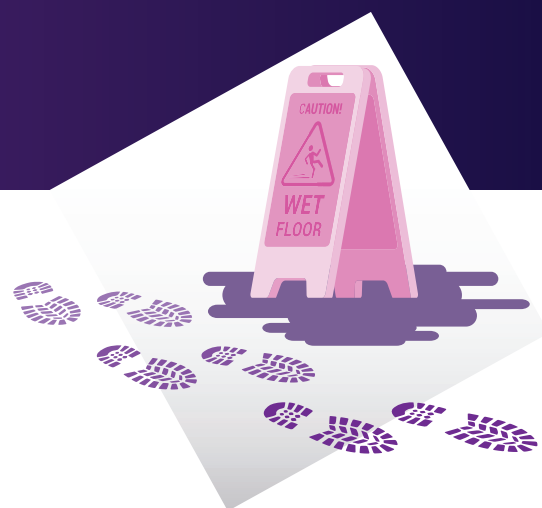


# Liability Combined

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

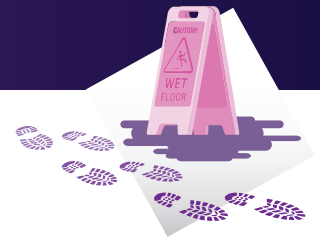
**Higher limits available upon request**

## 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](http://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](http://nig.com), speak to your Senior Business Development Manager or contact your local Underwriter.