

NIG MARSH PLUS COVER CONFIRMATION

Please note that coverage provided by NIG applicable to this wording includes the following levels of cover:

Marsh Plus Office and Surgery Policy Cover :

1. Sum Insured Uplift and Aggregation of Sums Insured (Contents & Stock)

The limit to apply is 20% or £25,000 whichever is greater.

2. Franchise Excess

Claims above £5000 where the excess is £500 or less. Cover applies to Material Damage only or combined Material Damage & Business Interruption covers.

3. Average Free

Book Debts and All Risks sections are subject to removal of Average provision.

In terms of Goods in Transit Cover is provided up to a maximum Limit of Indemnity which is the sum insured. This sum insured is not subject to Average.

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Marsh Plus Business Package (E-Traded Commercial Combined) Policy Cover :

1. Sum Insured Uplift and Aggregation of Sums Insured (Contents & Stock)

The limit to apply is 20% or £25,000 whichever is greater.

2. Franchise Excess

Claims above £5000 where the excess is £500 or less. Cover applies to Material Damage only or combined Material Damage & Business Interruption covers.

3. Average Free

Book Debts and All Risks sections are subject to removal of Average provision.

In terms of Goods in Transit Cover is provided up to a maximum Limit of Indemnity which is the sum insured. This sum insured is not subject to Average.

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Marsh Plus Shop & Salon Policy Cover:

1. Sum Insured Uplift (Buildings/Tenants Improvements)

Section 1 (Structure) includes an item for Shop Fronts and is subject to a 20% uplift on Sums Insured.

2. Franchise Excess

Claims above £5000 where the excess is £500 or less. Cover applies to Material Damage only or combined Material Damage & Business Interruption covers.

3. Sum Insured Uplift and Aggregation of Sums Insured (Contents & Stock)

The limit to apply is 20% or £25,000 whichever is greater.

4. Average Free

Book Debts and All Risks sections are subject to removal of Average provision.

In terms of Goods in Transit Cover is provided up to a maximum Limit of Indemnity which is the sum insured. This sum insured is not subject to Average.