### **Risk Assist for Commercial Business**

Whatever the nature of your business, NIG Risk Assist offers an easy-to-use and comprehensive range of online tools to help manage and reduce risks in your business, 24/7.

Every business faces risks, but not every business is ready to deal with them. So we've specifically created NIG Risk Assist to help business owners manage and respond to a broad range of risks that cover:

### Health and safety

### Health and safety training

To help reduce the risk of accidents, litigation and downtime. Our comprehensive eLearning courses are fully accredited by relevant bodies such as the Royal Society for the Prevention of Accidents (RoSPA), Continuing Professional Development (CPD) and NOS (National Occupational Standards), and provide credits towards relevant NVQs. Plus, unlimited user accounts allow you to register every member of staff for year-round training, regardless of the size of your business.

### Keep up with changing rules and regulations

Our one-stop health and safety reference area with A–Z guidance covers. It covers safety requirements and includes downloadable templates by sector so you can deal with the complexities of your particular industry.

### Ask the expert

Access specialist advice, support and guidance as and when you need it. Ask as many health and safety questions as you want, as often as you want, with a guaranteed response time within 24 hours Monday to Friday.

### Human resources

### Log into a virtual HR department

Round-the-clock access to a range of online resources on HR and employment matters, including jargon-free guidance on rapidly changing employment law.

### Unlimited phone counselling and medical advice

Offer your employees unlimited access to helplines for stress, family issues and bereavement. Health advice from a medically qualified person is also available.

### Helplines

### Call the business emergency assistance helpline

For 24/7 emergency repairs such as burst pipes, blocked drains, flooding, and gas or electricity supply failures. Plus, 24/7 glass replacement service. Replacement locks and other emergency security measures are also available.

#### Ask the expert

Unlimited online access to HR professionals for support and guidance on the specific issues facing your business. Ask all the questions you want, as and when you need to, with a guaranteed response time within 24 hours Monday to Friday.

### **Business** continuity

### Identify potential threats and recover from disasters quicker

Step-by-step guidance on creating a business continuity plan, rehearsing procedures and reviewing your plan.

## Calculate the correct sum insured and indemnity period

Our easy-to-use Business Interruption Cost Calculator minimises the risk of underinsurance for clients.

### Manage the impact of supply chain disruption

Prioritise key suppliers and identify the greatest risks using our Supply Chain Portal guidance.

### Protection against water damage

LeakSafe specialises in supplying water-leak detection and prevention systems to minimise the risks associated with water leaks and burst pipes.

### Identify and understand postcode risk factors

Using postcode-specific risk factors and the business/organisation type operating there, the Business and Property Protection Portal provides resources and advice covering perils including fire, security and flood. This information library is based on risk control data and statistics collated by RISCAuthority (Risk Insight, Strategy and Control Authority) and the Fire Protection Association (FPA).

# Set up your access to Risk Assist in three easy steps:

- 1. Visit www.nigriskassist.com/newaccount
- Fill in the information required (name, email, policy number, etc.). This information can be found on the first page of your policy documents.
- 3. Click submit and you will receive an email to activate your account.

### Legal and tax advice

Unlimited phone support covering UK and EU legal and tax issues. The service also provides useful information on matters such as property law and taxation and is updated regularly by legal professionals. You also have access to an online business law library to create ready-to-sign contracts, agreements and letters.

### Contacts

### We have a dedicated in-house Risk Control team

If required, the team can arrange client site visits and follow-up risk improvement action plans for regional traded risks.

### In the event of a claim

visit <u>nig.com/claims</u> or contact your broker.