

Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

NIG Tradesmen Insurance Policy

The Tradesmen policy is underwritten by The National Insurance and Guarantee Corporation Limited and will run for 12 months or as shown on the schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

STANDARD COVER

Public Liability (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Public Liability and Products Liability – up to £1 Million (any one claim) unless otherwise shown on the schedule 	<ul style="list-style-type: none"> Court Attendance Costs connected to a claim (up to £250 per day) Health & Safety at Work Act 1974 Indemnity to Principals Indemnity to Plant Owners Defective Premises Act 1972 Leased or Rented Premises Motor Contingent Liability Overseas Personal Liability Cross Liabilities Data Protection Act 1998 Products Liability Consumer Protection and Food Safety Acts 	<ul style="list-style-type: none"> Heat work away condition Underground Services Condition Housing Grants, Construction and Regeneration Act 1996 – compensation following adjudication over a dispute under the Act Contractual Liability EU Jurisdiction Costs inclusive in USA and Canada 	<ul style="list-style-type: none"> Defective workmanship Professional negligence, advice, design, formula Employers Liability Property in Your custody or control Damage to the Contract Works Damage caused where You are required to effect cover under clause 21.2.1 of the JCT Standard Form of Building Contract (or equivalent) Any craft or mechanically propelled vehicle Road traffic legislation cover for Employees (other than driver) Products supplied Liquidated Damages, Fines or Penalties Punitive, Exemplary or Aggravated damages Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident (ex USA or Canada) All Pollution or Contamination in respect of USA or Canada Work Offshore Products Liability – Damage to or the cost of product recall Products used in connection with aircraft, rockets, missiles or satellites Products exported to USA / Canada unless Consumer Protection and Food Safety Acts

Optional Covers

Employers Liability (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Employers' Liability, Indemnity Limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the schedule 	<ul style="list-style-type: none"> Court Attendance Costs connected to a claim (up to £250 per day) Health & Safety at Work Act 1974 Unsatisfied Court Judgements Indemnity to Principals Injuries to Working Partners (OPTIONAL COVER) 	<ul style="list-style-type: none"> Contractual Liability EU Jurisdiction Right of recovery Certificate of Employers Liability – if policy or section cancelled certificate becomes ineffective from cancellation date 	<ul style="list-style-type: none"> Injury to Employees, other than the driver, resulting from being in or on any of Your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988 Injury to Employees ordinarily resident outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man Work offshore

Tools and Equipment (Policy Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> "All Risks" Cover on Tools and Equipment not exceeding the Sum Insured shown on the Schedule 	<ul style="list-style-type: none"> Reinstatement of Sum Insured following a loss Other interests 	<ul style="list-style-type: none"> Housing Grants, Construction and Regeneration Act 1996 – costs arising out of an adjudication under the Act 	<ul style="list-style-type: none"> Wear, tear and gradual deterioration Exposure to weather conditions Mechanical or Electrical breakdown or derangement Normal upkeep Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory Delay, embargo or confiscation Consequential loss Theft, other than involving forcible and/or means from buildings or vehicles between 9pm and 6am

General Conditions

<ul style="list-style-type: none"> Policy Document Adjustment of Premium Contracts (Rights of Third Parties) Act 1999 	<ul style="list-style-type: none"> Misrepresentation Cancellation 	<ul style="list-style-type: none"> Reasonable Precautions Instalments 	<ul style="list-style-type: none"> Change of Risk English Law
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Other features

24 hour business assistance services

Free Helpline service available 24 hours a day, 7 days a week for:-

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc

Installment Payment Method available in most cases

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the Broker, Intermediary or Agent who arranged the Policy within 14 days of receipt. We will return any premium paid in full.

Termination

If you wish to terminate the contract at any other time, please contact the Broker, Intermediary or Agent who arranged the Policy. Any return of premium will be at the discretion of NIG.

How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the Broker, Intermediary or Agent who arranged the Policy for you or NIG at the address below quoting the Policy Number in all cases.

If you are not satisfied with the way in which a complaint has been dealt with, please write to the Managing Director of NIG at Crown House, 145 City Road, London EC1V 1LP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

The National Insurance and Guarantee Corporation Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the Company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

