



TOGETHER
WE CAN

Welcome to our eTrade referral series

Our quick guide to referrals and how to speed them up.

The more we understand about your client's risk at the point the referral triggers, the quicker we can respond to you.



R014

Security

Trigger: When security on the premises is outside of our usual appetite, in terms of trade or value of items.

We'll want to understand:

- The security currently in place.
- Any extra security measures in place at the premises such as bars, shutters or grills.
- A level 1 police response alarm would be favourable.



R058

Subsidence, landslip or ground heave

Trigger: When it is indicated that the property has or shows signs of subsidence, landslip or ground heave.

Our response will depend upon whether subsidence is included as an insured peril.

If subsidence cover is required, we'll want to understand:

- Details of all the remedial works, together with a recent structural engineers report.



R274

North American exports

Trigger: When any turnover split is noted for North America and Canada.

We'll want confirmation that the client has:

- Not entered into any Hold Harmless agreements.
- Not entered into any waiver of subrogation rights.
- Not and never has had a registered business premise outside of the UK.
- Not and will not undertake any manual work or supervise manual work outside of the EU.



R412

Total insured value exceeds trade limits

Trigger: When a high sum insured or high risk fire trade is selected.

We'll want to understand:

- What risk management features are in place at the premises.
- The trade processes and separation between different processes, as well as any means of fire suppression.
- For wholesalers and large retailers/warehouses we will ask questions around storage, height limits and stillage.



R008

Claims

Trigger: When there is a claims history mentioned.

We'll want to understand:

- What happened and to what extent.
- Has the claim been settled?
- What has been put in place to prevent reoccurrences.



R212

Residential occupant type local authority, care and support, council support

We'll want to understand:

- How long the client has been a landlord?
- How long have the current tenants been in residence?
- Is the tenancy agreement between the tenant and landlord, or with the local council or housing association?
- Does the landlord carry out background and identity checks and obtain independent references on all prospective tenants?
- Is the Tenancy Agreement for at least 6 months duration?
- Is there a current Electrical Certificate in place?
- Is there a recorded property maintenance programme in place?
- Has a fire risk assessment been completed in accordance with the Regulatory Reform (Fire Safety) Order 2005 (England & Wales), the Fire Safety (Scotland) Regulations 2006 or the Fire Safety Regulations (Northern Ireland) 2010?
- Is the premise a house in Multiple Occupation?



R217

Residential occupant type students

We'll want to understand:

- Is the tenancy agreement between the tenant and landlord, or with the university, college, school or other forms of education establishment?
- Does the landlord carry out background and identity checks and obtain independent references on all prospective tenants?
- Is a deposit of at least one month's rent held or secured by a guarantor?
- Is there a recorded property maintenance programme in place?
- Is there a current Electrical Certificate in place?
- Has a fire risk assessment been completed in accordance with the Regulatory Reform (Fire Safety) Order 2005 (England & Wales), the Fire Safety (Scotland) Regulations 2006 or the Fire Safety Regulations (Northern Ireland) 2010?



R390

External cladding type

Trigger: When the Cladding Construction Type is selected as: Unknown, UPVC/Plastic Weatherboard, Aluminium Composite Material (ACM) or Exterior Insulation Finishing System (EIFS).

We'll want to understand:

- How old is the cladding?
- What is the cladding over – timber/metal frame or block work?
- What % of the building is made of cladding?
- What is the make/model of the cladding and what is the Euroclass rating?
- What is the infill material?
- Are there any bins or items stored near the building in close proximity to the cladding?
- Is the cladding in a good state of repair, with no areas of exposed core?



R183

Public liability

Trigger: Property worked on question is answered All Premises and Public Liability (PL) Limit of Indemnity = or > £5m

We'll want to understand:

- The type of premises worked on.
- The % of turnover relating to work on such premises.
- The nature of the work carried out.
- Why the higher PL limit of indemnity is required.
- Is any heat work carried out, other than the use of soldering irons?

We'll need to know whether the client can:

- Comply fully with Health & Safety Regulations, (i.e. Work at Height Regulations).
- Conduct site risk assessments prior to works commencing.
- Have in place method statements.
- Ensure that all employees are trained and qualified to carry out their duties.
- Provide the maximum external or internal height worked at.
- Provide what equipment is used to access work at height.
- Provide the frequency of work at height in excess of 12 metres (proportion of time).

Is all of the above suitably recorded?



Having the answers to our questions ready at the time the referral triggers will help us review the risk and get an answer to you as quickly as possible.

For more information on our eTrade products visit www.nig.com/products



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