NBS
UNDERWRITING

Making brokers' lives easy

Products Brochure





Making brokers' lives easy

Visit www.nbsunderwriting.co.uk
or speak to a specialist underwriter
on 0333 032 5000

Contents

We aim for exceptional customer service

Your partner for insurance success

We understand the unique challenges brokers face in securing the best insurance solutions for their clients. We've dedicated ourselves to providing a suite of competitive and market-leading insurance products that give you a distinctive advantage in meeting your clients' needs.

Recognising the importance of swift quotations in winning and retaining business, we've developed our systems for speed and efficiency.

In an industry where guaranteeing capacity can be uncertain, NBS offers brokers unparalleled consistency. Count on us to be your reliable partner, providing the expertise and exceptional service that sets us apart.

We deal with your insurance requirements on a case–by–case basis and have an expert team of in–house underwriters who are committed to finding the best insurance policy to suit your clients' requirements.

We offer

- A state–of–the–art quoting system, providing speed of delivery for even the most complex quotes
- Empowered underwriters on hand to make real-time decisions
- First notification of loss and ongoing claims management provided by industry experts.

Partnering with the industry's finest

We only work with established insurers and have built strong relationships with them. This enables us to offer you 'A' rated capacity and the ability to underwrite more policies at better rates.

NBS holds partnerships with a number of leading insurers such as Accelerant Agency (UK) Ltd, Hadron UK Insurance Company Limited, Hiscox Underwriting Ltd, Tokio Marine HCC, Allied World Assurance Company Limited, AmTrust Specialty as well as ARAG UK plc.

These partnerships ensure financial security, stability and trust.

Here is a selection of our partners:

Connect with our Business Development Team

Brokers can expect straightforward, supportive relationships built around accessibility and understanding their day-to-day needs. We work closely with our broker partners to make doing business easier, with clear communication and a team that's responsive and easy to reach.

If you're interested in discovering how we can support your business, we encourage you to connect with our development team. With dedicated Business Development Managers and Business Development Executives in each region, brokers have a consistent point of contact for guidance, support and ongoing relationship management.

David Gribbon
Lead Business Development Manager

Key Accounts, North

07547 417 474

david.gribbon@nbsunderwriting.co.uk

linkedin.com/in/David-Gribbon-nbs

Jessica Inman
Business Development Manager

North

07704 685 424

jessica.inman@nbsunderwriting.co.uk

linkedin.com/in/jessica-inman-nbs

Nadine Abou-Tayiem
Business Development Executive

North

07928 398 630

nadine.abou-tayiem@nbsunderwriting.co.uk

linkedin.com/in/nadine-abou-tayiem-nbs

Steve Cowman
Managing Director
07974 419 945
steve.cowman@nbsunderwriting.co.uk
linkedin.com/in/steve-cowman-nbs

Jordan Prosser
Business Development Manager
South-West and Midlands West
07729 079 742
jordan.prosser@nbsunderwriting.co.uk
linkedin.com/in/jordan-prosser-nbs

Heidi Weyeneth
Business Development Manager
South-East and Midlands East
07395 602 283
heidi.weyeneth@nbsunderwriting.co.uk
linkedin.com/in/heidi-weyeneth-nbs

Laura Aldridge
Business Development Executive
South-West and Midlands West
07928 398 628
laura.aldridge@nbsunderwriting.co.uk
linkedin.com/in/laura-aldridge-nbs

Georgia Hitchcox
Business Development Executive
South-East and Midlands East
07928 398 629
georgia.hitchcox@nbsunderwriting.co.uk
linkedin.com/in/georgia.hitchcox-nbs

Our products

As a specialist MGA we offer a range of products designed specifically around our brokers' needs.

Our industry–leading policies are engineered in–house, delivered quickly by a dynamic team and are competitively priced.

For more than a decade we have developed a wide portfolio of specialist products covering:

- Licensed Trade,
- Food & Eateries,
- Hotel & Guest House,
- Multi-Location Hospitality,
- Sports, Gyms & Social Clubs,
- Retail,
- Petrol Stations,
- Hair & Beauty,
- Third Sector, Communities & Not-for-Profit,
- Non-Standard Home & Contents,
- Property Owners,
- Excess of Loss Liability,
- Contractors Combined,
- Professional Indemnity,
- Commercial Combined,
- Care Homes.

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LICENSED **TRADE**

SPORTS, GYMS **& SOCIAL CLUBS**

THIRD SECTOR **COMMUNITIES &** NOT-FOR-PROFIT

CONTRACTORS **COMBINED**

FOOD & **EATERIES**

HOTEL

MULTI-LOCATION **HOSPITALITY**

RETAIL

PETROL **STATIONS**

HAIR & **BEAUTY**

HOME & **CONTENTS**

PROPERTY **OWNERS**

EXCESS OF LOSS **LIABILITY**

PROFESSIONAL **INDEMNITY**

COMMERCIAL **COMBINED**

CARE

Licensed Trade

We offer a range of unique and bespoke policies to meet the needs of licensed venues including pubs, late night bars, nightclubs, live music venues, and gentlemen’s clubs.

We understand the high–risk nature of this market and our tailored insurance packages meet the needs of your clients at a competitive rate.

Visit **www.nbsunderwriting.co.uk** or speak to a specialist underwriter on **0333 032 5000**

Cover Highlights

Goods in transit – £2,000

Money - £5,000 in transit / £2,000 in safe

Deterioration of stock - £2,000

Glass cover - unlimited

Public & products liability - £5,000,000

Employers’ Liability - £10,000,000

Loss of licence - £100,000

Business interruption - £500,000

Buildings

Contents

Tenants improvements

Stock

Electronic business equipment

Sound, lighting & entertainment equipment

Tobacco stock

Stock of wines & spirits

Nightclub Insurance

Nightclubs require specialist insurance that reflects their unique risk profile. Our nightclub policies are built to provide comprehensive protection without the inflated premiums often seen in this sector.

Cover can be extended to include sound, lighting and video equipment, along with loss of licence, with premium discounts available for well-managed risks.

Late Night Bar Insurance

Late night bars are often viewed as higher risk, making access to suitable cover more challenging. Our late night bar insurance is designed to meet the specific needs of these venues, providing appropriate protection for how they operate.

Live Music Venue Insurance

Live music venues face additional exposures linked to events, specialist equipment and increased footfall. Our insurance is designed to reflect these risks, offering tailored cover for performance-led venues.

Policies can include sound, lighting and staging equipment, events and loss of licence, with competitive premiums for well-managed risks.

Public House & Gastro Pub Insurance

Our public house and gastro pub insurance is designed to support a wide range of trading styles, from traditional pubs to food-led and entertainment focused venues.

Cover includes accidental damage as standard, with optional extensions for gaming machines, interactive games, door staff, mobile bars, food service, events, live music, outbuildings and up to 10 letting rooms.

Gentlemen's Club Insurance

Gentleman's clubs require discreet, specialist insurance from a market that understands the sector. Our policies are structured to reflect the specific operational and regulatory considerations involved.

Brokers benefit from tailored cover and competitive premiums for well-managed risks, providing a dependable option.

Food & Eateries

We offer a wide range of insurance solutions for food and eatery businesses, designed to meet your clients' needs. Whether they run a café, sandwich shop, fish & chip shop, takeaway, restaurant, food kiosk or food court, we provide high quality cover at a great price.

Visit **www.nbsunderwriting.co.uk** or speak to a specialist underwriter on **0333 032 5000**

Cover Highlights

Business interruption - £500,000

Goods in transit - £2,000

Money - £5,000 in transit / £2,000 in safe

Deterioration of stock - £2,000

Glass cover - unlimited

Public & products liability - £5,000,000

Employers' liability - £10,000,000

Legal expenses - £100,000

Buildings

Contents

Tenants improvements

Stock

Electronic business equipment

Delivery

Café & Sandwich Shop Insurance

Whether you need to insure a café, a local sandwich shop or a chain of coffee shops, we offer a quality product designed to meet your clients' needs. Our comprehensive policy covers:

- Cafés
- Coffee & tea shops
- Sandwich shops

These businesses tend to have a high value of business equipment so our policies are designed to cover the replacement value of this equipment so that any damage or loss of contents is covered.

Restaurant Insurance

Our restaurant insurance packages are tailored to meet your clients' requirements, whatever their circumstances.

We cover a wide range of restaurants that cater for many cuisines from around the world.

Whether your client needs insurance for premises with a flat roof, a city–centre location or high sums insured we can create a package around their needs.

From large to small venues and from seafood to Thai, we can provide terms for almost any type of restaurant.

Fish & Chip Shop Insurance

Our fish & chip shop policy has been developed to meet the unique needs of this industry. We provide insurance for smaller fish & chip shops through to larger restaurants.

These businesses tend to have valuable equipment so our policies are designed to cover the replacement value of this, protecting against damage or loss of contents.

We also offer highly competitive rates and generous commission levels across our full range of products.

Takeaway Insurance

Fast food establishments can often be difficult to insure due to heavy frying activities. That's why we've designed a comprehensive policy to meet the very specific needs of this type of business, including those open until the early hours.

Whether you need insurance for premises involving deep fat frying, a city–centre location or high sums insured we can build a package around their needs.

From large to small operations and from pizza to Chinese food, we can provide terms for almost any type of business.

Hotel & Guest House Insurance

Our hotel insurance is tailored to suit the specific needs of each hotel, inn, guest house or B&B, with accidental damage included as standard.

With a range of optional add-ons, cover can be built around your client's individual requirements. We cater for a wide variety of businesses, from small guest houses to large hotels, and cover can extend to include gyms, spas (including treatments), indoor pools, weddings and events, glamping pods, and lodges or cottages.

Cover Highlights

Business interruption - £500,000

Goods in transit - £2,000

Money - £5,000 in transit / £2,000 in safe

Deterioration of stock - £2,000

Glass cover - unlimited

Public & products liability - £5,000,000

Employers' liability - £10,000,000

Loss of licence - £100,000

Buildings

Contents

Tenants improvements

Stock

Electronic business equipment

Tobacco Stock

Stock of wine & spirits

Retail Insurance

Shops remain a vital part of our high streets, retail parks, and local communities. We offer reliable, high-quality insurance designed to meet the specific needs of a wide range of retail operations.

Whether your client runs a high street shop or a unit in a shopping centre, we'll work closely with you to deliver a tailored policy that provides the right level of protection - backed by our trusted expertise in the sector.

Cover Highlights

- Business interruption – £500,000
- Goods in transit - £2,000
- Money - £5,000 in transit / £2,000 in safe
- Deterioration of stock - £2,000
- Glass cover - unlimited
- Public & products liability - £5,000,000
- Employers' liability - £10,000,000
- Legal expenses - £100,000

- Buildings
- Contents
- Tenants improvements
- Stock
- Electronic business equipment
- Tobacco stock
- Stock of wines & spirits

Multi-Location Hospitality Insurance

Drawing on our vast expertise in underwriting risks within the licensed trade, food, hospitality, and retail sectors, our multi-location hospitality insurance is tailored with our brokers in mind. Designed to streamline and elevate the management of various business portfolios, this product provides the same level of cover as our SME products, and accommodates up to 20 locations on a single policy.

By enhancing our ability to offer competitive terms for multi-premises risks and chains, we're dedicated to providing reliable and flexible coverage to support you in securing the best possible terms for your clients.

Providing coverage for:

- Pubs
- Late night bars
- Nightclubs
- Live music venues & gentlemen's clubs
- Fish & chip shops
- Cafés
- Restaurants
- Takeaways
- Hotel & guest houses
- Retail

Cover Highlights

(Per premises)

Business interruption - £500,000

Goods in transit - £2,000

Money - £5,000 in transit / £2,000 in safe

Deterioration of stock - £2,000

Glass cover - unlimited

Public & products liability - £5,000,000

Employers' liability - £10,000,000

Loss of licence - £100,000

Legal expenses - £100,000

Buildings

Contents

Tenants improvements

Stock

Electronic business equipment

Sound, lighting & entertainment equipment

Tobacco Stock

Stock of wine & spirits

Sports, Gyms & Social Clubs

We understand the unique nature of sports, gyms and social clubs and how important they are to the communities they serve. We have developed a range of bespoke products to meet the needs of these organisations, giving those who work so hard to run them the peace of mind that our extensive cover brings.

Visit **www.nbsunderwriting.co.uk** or speak to a specialist underwriter on **0333 032 5000**

Sports Club Insurance

We understand the commitment and hard work that goes into running a sports club, which is why this unique product has been specifically designed to provide specialist cover tailored to meet the needs of individual clubs.

We offer products for a wide range of clubs such as:

- Crown green bowls (indoor or outdoor)
- Cricket clubs
- Football clubs
- Rugby clubs
- Hockey clubs
- Racquet sports clubs (tennis, squash or badminton)
- Table tennis clubs
- Martial arts, boxing or wrestling clubs
- Padel clubs

Cover Highlights

Employers' liability - £10,000,000

Automatic 30% stock increases for peak trading periods

Third party damage or destruction caused by the impact of sports balls

Cloakroom liability

Bodily injury to any participant whilst taking part in any non-contact or shooting sport

Greens, courts, pitches and any other playing surfaces

Fixed floodlights

Worldwide cover for sports equipment

Public liability up to £5,000,000

D&O cover up to £500,000

Gym Insurance

Running a gym or fitness club requires immense dedication and hard work. That's why we offer specialist cover tailored to the unique needs of gyms, health clubs, and other fitness establishments.

We can even cover 24-hour gyms during unstaffed periods, provided safety measures are in place. This product allows brokers to offer clients the security and support they need to focus on helping others achieve their fitness goals.

Cover Highlights

Employers' liability - £10,000,000

Stock increases for peak trading periods

Car park & cloakroom liability

Equipment breakdown

Third-party damage by the impact of sports balls

Member-to-member liability

Property damage cover

Cover for outbuildings

D&O cover up to £500,000

Legal expenses - £100,000

Social Club Insurance

This specialist product is designed for the specific needs of social clubs. We understand that these organisations are varied with a wide range of needs, so our cover can be tailored to each.

We offer products for:

- Working men's clubs
- Royal British Legions
- Village halls
- Community centres
- Political clubs

We can also accommodate a variety of risks from substantial outbuildings to event hire, live music and door staff.

We offer highly competitive rates and generous commission levels across our full range of products.

Visit www.nbsunderwriting.co.uk or speak to a specialist underwriter on 0333 032 5000

Cover Highlights

Business interruption - £500,000

Goods in transit - £2,000

Money - £5,000 in transit / £2,000 in safe

Deterioration of stock - £2,000

Glass cover - unlimited

Public & products liability - £5,000,000

Employers' liability - £10,000,000

Legal expenses - £100,000

D&O cover up to £500,000

Buildings

Contents

Tenants improvements

Stock

Electronic business equipment

Cups & trophies

Tobacco stock

Stock of wines & spirits

Petrol Station Insurance

We are experts in this field and understand the many risks involved – from the storage of fuel to 24-hour trading, the risk of fire to the high levels of customer footfall.

We work closely with you to ensure that we provide a policy that is tailored exactly to your clients' needs.

Across our entire product range, we provide rates that are highly competitive and excellent commission levels.

Cover Highlights

- Business interruption - £500,000
- Goods in transit - £2,000
- Money - £5,000 in transit / £2,000 in safe
- Deterioration of stock - £2,000
- Glass cover - unlimited
- Public & products liability - £5,000,000
- Employers' liability - £10,000,000
- Legal expenses - £100,000
- Buildings
- Contents (including pumps and underground tanks)
- Tenants improvements
- Stock (including fuel)
- Electronic business equipment
- Tobacco stock
- Stock of wines & spirits

Hair & Beauty Insurance

From local barber shops to nail studios and beauticians with extensive treatment menus, our A-rated capacity and bespoke policies are tailored to accommodate a wide range of business activities including numerous treatments, sunbeds, along with the sale of cosmetic, beauty and hair products.

Examples of the businesses we cover:

- Barbers
- Beauty salons
- Hair & beauty salons
- Hairdressers – ladies/unisex
- Nail studios

Cover Highlights

Business interruption – £500,000
Goods in transit - £2,000
Money - £2,000 in transit / £2,000 in safe
Glass cover - unlimited
Public & products liability - £5,000,000
Employers' liability - £10,000,000
Legal expenses - £100,000

Deterioration of stock - £2,000
Buildings
Contents
Tenants improvements
Stock
Electronic business equipment
Treatment risk extensions

Third Sector, Communities & Not-for-Profit Insurance

Our bespoke cover provides insurance solutions for the third sector, communities and not-for-profit organisations including:

- Risks providing advice & training
- Arts & crafts workshops, studios, & libraries
- Cafes, coffee shops & tea rooms
- Concert halls, events venues, galleries, & theatres
- Food & clothing banks
- Retail risks & offices
- Community restaurants & pubs
- Village halls & community centres

For a full list visit www.nbsunderwriting.co.uk

Cover Highlights

Goods in transit - £2,000

Money - £5,000 in transit / £2,000 in safe

Deterioration of stock - £2,000

Glass cover - £5,000

Public & products liability - £5,000,000

Employers' liability - £10,000,000

Professional liability - £100,000

Directors & officers indemnity - £100,000

Legal expenses - £100,000

Buildings

Contents

Tenants' improvements

Stock

Electronic business equipment

Business interruption

Higher limits for professional liability

Contractors Combined Insurance

Contractors Combined makes placing construction risks simple by bringing everything together in one policy.

Property, liability, contract works, plant, tools and professional indemnity are all included in a single, streamlined product.

It is designed for established contractors in low-to-medium hazard trades, offering high limits, flexible options and unique product features to help brokers win and retain quality business.

Some examples of trades we can cover under this product include:

- General builders
- Electrical contractors
- Plasterers
- Landscapers
- Shopfitters & commercial fit-out specialists
- Window manufacturers & installers

Visit www.nbsunderwriting.co.uk or speak to a specialist underwriter on 0333 032 5000

Cover Highlights

- Employer's liability - £10,000,000
- Public & products liability - up to £10,000,000
- Professional indemnity - £250,000
- Financial loss - £20,000
- Legal expenses
- Property damage
- Contract works
- Own & hired-in plant
- Employees' tools
- Business interruption
- Goods in transit
- Money & personal assault
- Specified all risks
- Refrigerated stock
- Book debts
- Speculative build (up to 180 days)

Excess of Loss Liability Insurance

Our excess of loss liability product enables brokers to provide clients with levels of PL coverage that extend beyond the limits of primary insurance policies.

Designed to cater for an extensive range of trades and businesses including:

- Manufacturing
- Wholesale
- Warehousing
- Metalwork & engineers
- Leisure related activities
- Retail

And many more!

With capacity provided by Allied World Assurance Company Ltd, an A-rated insurer, the Excess of Loss Liability product ensures a robust layer of coverage and financial stability.

Visit www.nbsunderwriting.co.uk or speak to a specialist underwriter on 0333 032 5000

Professional Indemnity Insurance

Our PI insurance is underwritten by experienced specialists and backed by A-rated capacity, with claims handled by specialist firm Caytons Law.

We cover a wide range of professional groups including:

- Accountants
- Architects
- Chartered Surveyors
- Design & Construction
- Engineers
- Insurance Brokers
- IT Consultants
- Mortgage Brokers
- Property Professionals
- Surveyors
- Plus a wide range of miscellaneous professions

Policyholders also benefit from free advice on collateral warranties and appointments, along with access to a free legal advice helpline.

Brokers can obtain fast quotations through our online quote-and-buy system for micro risks, with limits up to £2,000,000 any one claim. Larger and more complex risks, with limits up to £5,000,000, are handled by our specialist PI underwriting team. Manual submissions can also be sent to **pi@nbsunderwriting.co.uk** where AI-driven tools extract key information and upload it directly into our portal question set.

Cover Highlights

Civil liability wordings
Dishonesty of employees
Compensation for court attendance
Collateral warranties
Mitigation costs
Lost or damaged documents
Infringement of IP rights
Libel, slander & defamation
Fire safety cover
Breach of confidentiality

Commercial Combined Insurance

Tailored for a wide range of commercial risks, our Commercial Combined Insurance stands out for its coverage across various trades and industry sectors.

Our focus is on providing fast turnarounds for quotations, achieved through a simplified set of questions that ensure a quick and efficient quoting process, empowering you to serve your clients efficiently.

This policy offers a broad appetite, catering to businesses with premiums up to £100k, and less than 10 UK-based locations. With 600+ sub trades within our product, we can tailor a quotation to suit a wide variety of businesses.

Get in touch to see if we can cover your clients' business.

Cover Highlights

A multi-section offering including options for:

Property (including buildings, plant & machinery, contents, stock)

Money and personal assault

Goods in transit

Specified all risks

Refrigerated stock

Business interruption

Book debts

Employers' liability

Public & products liability

Legal expenses (as standard)

Examples of risk covered

Manufacturing

Wholesale

Warehousing

Offices & administration

Construction

Leisure related activities

Metalwork & engineering

Textile & fashion

Woodworking

Technology inc. media & communications

Service providers & installers

Property Owners

These specialist products are designed to cover a wide range of property risks, including property owners, residential let and unoccupied properties.

Our flexible approach allows cover to be tailored to suit different property types and occupancy arrangements, giving brokers confidence when placing more complex or non-standard risks.

Visit www.nbsunderwriting.co.uk or speak to a specialist underwriter on 0333 032 5000

Commercial Property Owners Insurance

Our property owners insurance includes comprehensive cover, up to £15 million sums insured. This specialist product covers multiple locations, including both commercial and residential properties on a single policy. From a small takeaway, to a hotel, to a large commercial unit, we can offer a policy to suit your clients' needs.

Examples of businesses we cover:

- Hotels
- Nightclubs
- Residential properties
- Warehouse & storage
- Retail
- Office

Plus many more.

Cover Highlights

Glass cover - unlimited

Day one uplift

Property owners' liability - £5,000,000

Employers' liability - £10,000,000

Legal expenses - £100,000

Buildings

Landlords' contents

Loss of rent

Indemnity period of 12 or 36 months

Residential Let (Non-Standard) Insurance

We provide comprehensive insurance cover in a single policy for residential property owners. Specialising in non-standard cover, our products are tailored to meet your clients' unique needs.

Our policies cover residential lets, leasehold houses, and blocks of flats, accommodating clients with a single property to those with several hundred.

We offer highly competitive rates and generous commission levels across our entire product range.

Cover Highlights

- Loss of rent
- Alternative accommodation
- Property owners' liability - £2,000,000
- Legal expenses - £50,000
- Buildings
- Landlords' contents
- Accidental damage
- Indemnity period of 12 to 36 months

Visit **www.nbsunderwriting.co.uk** or speak to a specialist underwriter on **0333 032 5000**

Unoccupied Commercial Insurance

Our unoccupied commercial insurance provides a comprehensive solution for vacant commercial premises. With flexible policy durations of 3, 6 or 12 months, you can offer cover that aligns with your clients' specific requirements.

We can offer sums insured of up to £5 million for a broad range of commercial properties, including offices, retail units, warehouses, hotels, community centres and industrial premises. For leisure and hospitality risks, such as cafés, restaurants, pubs, sports clubs and social clubs, cover is available up to £2.5 million - giving brokers greater flexibility when placing risks across multiple sectors.

We offer three levels of cover to suit different risk profiles: FLEA; FLEA plus flood, storm and theft; and Full Perils.

Cover Highlights

Full perils

Property owners' liability

Loss of rent as standard

Buildings

Contents

Reduce to FLEA cover

Visit www.nbsunderwriting.co.uk or speak to a specialist underwriter on 0333 032 5000

Unoccupied Home Insurance

Our unoccupied home product offers policyholders full cover for the term of the policy. This can be selected from 3, 6 or 12 months.

Designed to insure residential properties up to £1.5m building sums insured that are unoccupied due to;

- Probate
- Awaiting tenants
- Refurbishment and building works (up to £250,000)
- Property sale
- Extended holidays

Plus everything in between.

Cover Highlights

Full perils

Property owners' liability - £2,000,000

Buildings

Contents

Reduce to FLEA cover

Home & Contents

These products offer you a wide range of non-standard home & contents insurance. We provide cover for residential properties, mid net worth clients, and holiday let & second homes. We specialise in providing tailored insurance solutions for non-standard construction, subsidence issues, and clients with CCJ histories.

Cover Highlights

30% of contents amount as valuables

Pedal cycles

Property owners' liability - £2,000,000

Buildings

Contents

Accidental damage

Worldwide all risks for personal possessions

Business use extensions

- POL
- Stock
- Business equipment

Non-Standard Home Insurance

We offer three main home insurance policies:

- **buildings only insurance**
- **contents only insurance**
- **combined buildings & contents insurance**

Our home & contents product includes enhanced flood insurance, backed by A-rated capacity. We provide flood protection for all eligible properties, allowing us to offer comprehensive buildings and contents insurance at competitive prices with affordable excesses.

We have substantial expertise in non-standard home and contents insurance, covering homes with a history of subsidence and non-standard construction. We also specialise in insurance for property owners with CCJ histories.

Visit www.nbsunderwriting.co.uk or speak to a specialist underwriter on 0333 032 5000

Business Home

Our business home insurance is tailored to provide comprehensive coverage for residential properties used for business purposes or as a home office. This policy is designed to safeguard policyholders' assets, offering protection for stock and business equipment, as well as providing property owners' liability for any potential business-related claims.

Our appetite includes but is not limited to:

- Bed & breakfasts
- Health & fitness
- Clerical
- Tutoring
- Hairdressing & barber services
- Beauticians
- Arts & crafts
- Child minding
- Photography
- Internet-based business & wholesalers

Cover Highlights

30% of contents amount as valuables

Pedal cycles

Property owners' liability - £2,000,000

Buildings

Contents

Accidental damage

Worldwide all risks for personal possessions

Business use extensions

- POL
- Stock
- Business equipment

Visit www.nbsunderwriting.co.uk or speak to a specialist underwriter on 0333 032 5000

Mid Net Worth (Non-Standard) Insurance

This specialist policy is designed specifically for clients who need higher than average buildings and contents sums insured on properties that have non-standard aspects.

Our mid net worth insurance is suited to clients whose buildings are valued at over £500,000 and contents over £50,000. Contents may include jewellery, fine arts and antiques.

A-rated capacity is provided by Hiscox and Tokio Marine HCC.

Cover Highlights

Worldwide all risks for personal possessions

Pairs, sets and suites

Trace & access

Guest personal effects

New acquisitions cover

Accidental damage

Property owners' liability - £2,000,000

Buildings

Contents

Home emergency

Home legal protection

Business use extensions

- POL
- Stock
- Business equipment

Holiday Let & Second Home Insurance

Holiday lets and second homes often fall outside the scope of standard home insurance, particularly where properties are unoccupied for extended periods or let to paying guests. Our Holiday Let & Second Home insurance is designed to reflect how these properties are owned and used.

Cover can be tailored to include buildings and contents, public liability and theft, providing suitable protection whether the property is used as a second home or rented out to holidaymakers.

Cover Highlights

- Sums insured up to £2,000,000 in any one location
- Glass
- 12 or 36 month indemnity period
- Public liability
- Buildings
- Landlords contents
- Subsidence
- Loss of rent
- Alternative accommodation
- Property owners' liability - £2,000,000
- Accidental damage

Visit **www.nbsunderwriting.co.uk** or speak to a specialist underwriter on **0333 032 5000**

Sub-Let Contents Insurance

Sub-Let plus is a scheme designed to cover tenants' and/or landlords' contents in properties either sub-let or used for short term holiday lets.

This policy is designed to cover major perils including fire, flood, theft (forcible and violent), escape of water and damage to contents.

Sub-Let Cover

Cover comes at three price points dependent on clients' needs:

£75

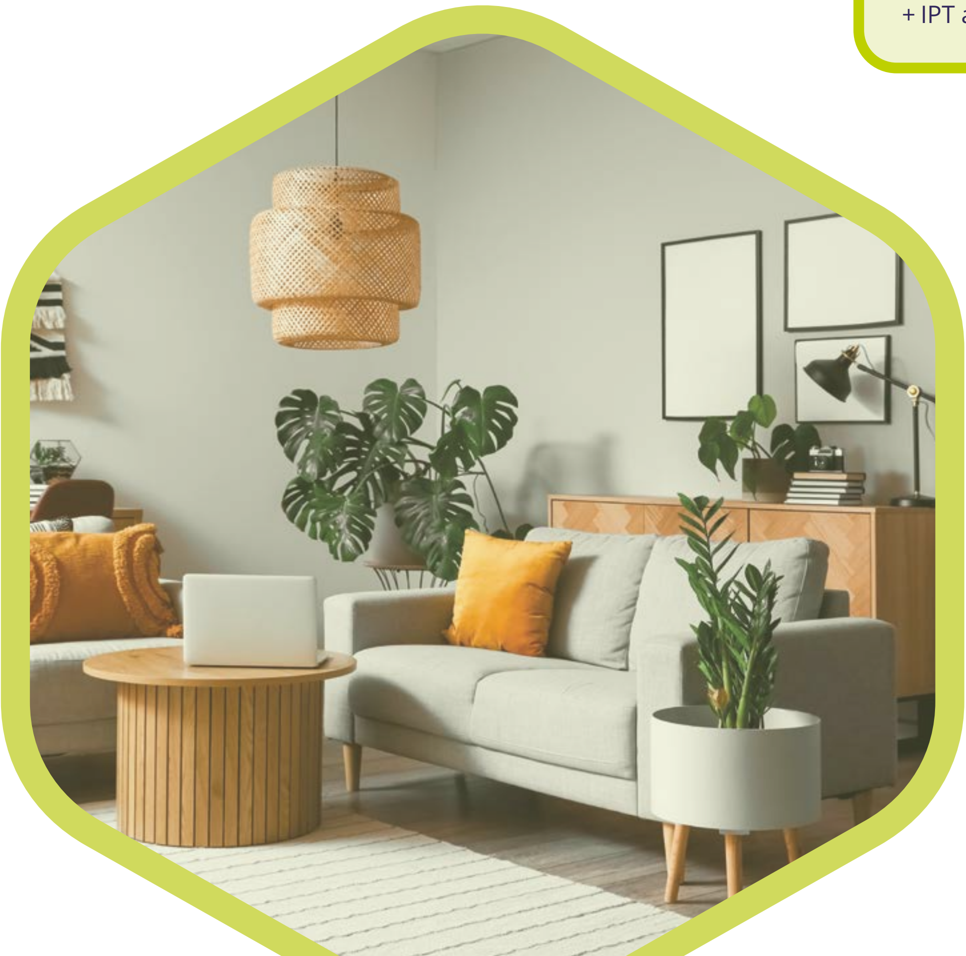
+ IPT and fee – £10,000 contents

£100

+ IPT and fee – £15,000 contents

£150

+ IPT and fee – £20,000 contents



Care Home Insurance

Our specialist care home insurance is designed to meet the specific needs of the adult elderly care sector.

We can accommodate up to 10 care homes under a single policy - ideal for multi-site operators and care groups looking for comprehensive, cost-effective cover.

We prioritise homes with strong care ratings, aligning with national and regional inspectorate standards.

Get in touch if you would like to be provided with access to our care product.

Cover Highlights

- Signs - £2,500
- Money cover - £2,500
- Deterioration of stock - £2,000
- Fidelity
- Loss of registration
- Public & products liability - £10,000,000
- Employers' liability - £10,000,000
- Malpractice - £10,000,000
- Equipment breakdown extension
- Buildings
- Contents & tenants improvements
- Stock
- Resident effects
- Goods in transit
- Electronic business equipment
- Business interruption

What our broker partners say:

"

Working with NBS Underwriting has made our job easier. The speed at which they provide quotations, coupled with their flexible underwriting approach, means we can win business. The ease of communication with their team ensures that we can efficiently meet our clients' needs. NBS' commitment to making our job smoother has made them an indispensable partner in our daily operations.

Adam Taylor,
Chris Knott Insurance

"

Our experience with NBS has been nothing short of exceptional. Their wide range of insurance products, along with the expertise of their underwriters, has provided us with a reliable and comprehensive solution for our clients. The commitment to innovation and efficiency sets NBS apart, making them a trusted partner for us.

James Potter,
Sona Insurance

"

NBS has proven to be an asset for our business since our partnership began. Their impressive suite of products has positioned them as a go-to resource for handling a wide range of risks. The expertise of their underwriters instils confidence in the consistency of service, ensuring a seamless experience. NBS stands out in the industry for their forward-thinking approach and dedication to providing innovative solutions.

David Gauntlett,
NextGen Insurance Solutions Ltd

NBS
UNDERWRITING

Making brokers' lives easy

NBS House,
Aire Valley Business Park,
Wagon Lane,
Bingley, BD16 1WA

0333 032 5000

info@nbsunderwriting.co.uk

www.nbsunderwriting.co.uk

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