



**NEW INDIA  
ASSURANCE**



Please complete this proposal and return it to  
your insurance adviser or to:

The New India Assurance Company Limited,  
3rd Floor,  
Crown House  
Crown Street,  
Ipswich,  
Suffolk IP1 3HS

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## Prospectus

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**WHOLESALE &  
MANUFACTURERS**

# Wholesalers & Manufacturers

## A Simple Approach

**This policy provides a new, simpler approach to providing commercial insurance for small and medium size businesses. The 'package' style wording and straightforward cover selection makes quotations and policy maintenance as fast and simple as possible.**

### **What types of business is this policy suitable for?**

- Annual turnover up to £5 million
- Contents less than £2m (£2m is the most we will pay for contents claims)
- Buildings (optional) less than £3m (£3m is the most we will pay for buildings claims)
- Loss of income less than £3m (£3m is the most we will pay for loss of income claims)
- A wide range of trades within the Wholesaler and Manufacturing sectors
- A standard excess of £250 applies to Buildings (other than the £1000 excess that will be applied to subsidence claims), Contents, Glass, Money, Goods in Transit and Theft by Employees.
- Work away from the premises is excluded other than collection and delivery (please use a Business Combined proposal form for work away risks).

# Summary of Cover and Limits

## Core Covers

### Contents

- All Risks including Theft involving forcible and violent entry and/or exit
- Upper limit £2,000,000
- Damage to safes and money belts
- Negligent breakdown of computers
- Reinstatement of computer data following a loss
- Loss of keys - £1,000
- Contents temporarily removed - £10,000
- Landscaped gardens - £10,000
- Excess - £250

### Glass

- All fixed glass and sanitaryware
- £250 Excess

### Money

- Money in safe (premises closed) - £2,500
- Money out of safe (premises closed) - £250
- Money in residence of an employee - £1,000
- Crossed cheques etc. - £500,000
- Any other loss of money - £5,000
- £250 Excess

### Liability to Others

- Employers liability - limit £10m (limit £5m for acts of terrorism)
- PL/Products Liability - limit £1m or £2m
- Court attendance costs
- Indemnity to Principal
- Health and Safety at Work Act cover
- Consumer Protection Act legal costs
- Wrongful arrest
- Data Protection Act
- Personal Liability during visits abroad

# Summary of Cover and Limits (Continued)

## Optional Covers

### Buildings

- All Risks including Theft and Subsidence
- Upper limit £3,000,000
- Subsidence subject to £1,000 excess

### Goods in Transit

- Cover own vehicles or by Carrier
- Refrigerated Goods cover available
- £250 Excess

### Theft by Employee

- Aggregate Limit - £10,000
- £250 Excess

### Refrigerated Goods

- Damage to goods caused by damage to refrigerated unit or loss of refrigerant
- Upper limit - £10,000

### Legal Expenses

- Employment - £50,000
- Data Protection Act - £50,000
- Criminal Prosecution - £50,000
- Prosecution Defence - £50,000
- Tenancy Disputes - £50,000
- Licence Disputes - £50,000
- Tax and VAT disputes - £25,000

### Loss of Income

- Upper limit - £3,000,000
- Public Utilities extension - £50,000
- Book Debts - £10,000

*For full details of policy exclusions and conditions contact your local New India office who will be pleased to send you a specimen policy wording*



Authorised and regulated by the Financial Services Authority