



We recognise the unique challenges you face in securing the best insurance solutions for your clients. This guide is designed to provide a concise overview of NBS and our products. Should you have any specific queries, please don't hesitate to get in touch.

## Our Products - Click Icons to Learn More

 <p><b>Commercial Combined</b></p> <p>600+ subtrades including manufacturing, wholesale, warehousing, construction, leisure, metalwork and engineers.</p>	 <p><b>Professional Indemnity</b></p> <p>Offering broad, flexible cover as a primary or excess layer policy for - Accountants, Architects, Surveyors, D&amp;C, Engineers, Insurance Brokers, IT Consultants, plus other miscellaneous professions.</p>	 <p><b>Licensed Trade</b></p> <p>Public houses &amp; gastro pubs</p> <p>Nightclubs</p> <p>Late night bars</p> <p>Live music venues &amp; gentlemen's clubs</p>	 <p><b>Food &amp; Eateries</b></p> <p>Cafes &amp; sandwich shops</p> <p>Fish &amp; chip shops</p> <p>Restaurants</p> <p>Takeaways</p>
 <p><b>Hotel &amp; Guesthouse</b></p> <p>Small to large hotels</p> <p>Guest houses, bed &amp; breakfasts</p> <p>Inns</p>	 <p><b>Retail &amp; Petrol Stations</b></p> <p>Retail shops</p> <p>Petrol stations</p>	 <p><b>Hair &amp; Beauty</b></p> <p>Barbers</p> <p>Hair salons</p> <p>Nail studios</p> <p>Beauty studios</p>	
 <p><b>Multi-Location Hospitality</b></p> <p>Up to 20 locations on a single policy for pubs, late-night bars, nightclubs, live music venues and gentleman's clubs, fish &amp; chip shops, cafes, restaurants, takeaways, hotels and retail.</p>	 <p><b>Property Owners</b></p> <p>Property owners</p> <p>Residential lets (non-standard)</p> <p>Holiday lets</p> <p>Unoccupied commercial</p> <p>Unoccupied residential</p> <p>Sub-let contents</p>	 <p><b>Home &amp; Contents</b></p> <p>Home &amp; contents (non-standard)</p> <p>Contents plus</p> <p>Mid-net worth (non-standard)</p> <p>Business home</p> <p>Holiday / second home</p>	 <p><b>Excess of Loss Liability</b></p> <p>Designed to extend your clients' PL limit up to £10 Million, this product seamlessly integrates with existing NBS policies.</p>
 <p><b>Sports, Gyms and Social Clubs</b></p> <p>Sports clubs</p> <p>Gyms</p> <p>Social clubs</p>	 <p><b>Contractors Combined</b></p> <p>An all-in-one policy for established contractors across 50+ low-to-medium hazard trades, including builders, electricians, plasterers, landscapers, fit-out specialists and window installers.</p>	 <p><b>Third Sector, Communities &amp; Not-for-Profit</b></p> <p>Specialist product designed for the needs of the Third Sector. Visit our dedicated webpage to view the range of risks we can cover under this product.</p>	

## Who We Are

NBS is an MGA specialising in delivering competitive, market-leading insurance products across a wide range of commercial sectors, as well as various non-standard home insurance products.

With a dedicated team of over 100 employees, including highly skilled underwriters located in five offices across the UK and Ireland, we are committed to providing tailored insurance solutions. Our core ethos, **"Making Brokers' Lives Easy"**, drives every decision we make.

### What Makes NBS Different

- Expert team of underwriters committed to offering you the best possible terms.
- Market-leading insurance products providing you with a competitive advantage.
- Realistic and sustainable policy fee structure.
- Providing a fast turnaround on quotes, even for the most complex of cases.
- Award-winning and easy to use quotation system, with sophisticated question sets.
- First notification of loss and ongoing claims management provided by Sedgwick International UK
- Partnerships with a number of leading insurers such as Hadron, Accelerant, Hiscox, Tokio Marine HCC, Allied World, as well as ARAG UK plc. These partnerships ensure financial security, stability, and trust.

## Find out more and get in touch

[www.nbsunderwriting.co.uk](http://www.nbsunderwriting.co.uk)

[www.linkedin.com/company/nbsunderwriting](https://www.linkedin.com/company/nbsunderwriting)

You can speak to a specialist underwriter on: **0333 032 5000**

Get a quote: <https://nbsunderwriting.schemeserve.com/GetQuote/>