



Making brokers' lives easy



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Visit www.nbsireland.com
or speak to a specialist underwriter
on 1800 856 090



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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.

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 Leeson Claims Management.

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 a partnership with Accelerant Agency Ltd, as well as ARAG Legal Protection Ltd.

These partnerships ensure financial security, stability and trust.

Here are a selection of our partners:



We aim for exceptional customer service



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. We have developed a wide portfolio of specialist products covering;

- Construction
- Professional indemnity
- Licensed trade
- Hotel & guest house
- Food & eateries
- Retail
- Property owners

 CONSTRUCTION	 PROFESSIONAL INDEMNITY	 LICENSED TRADE
 HOTEL	 FOOD & EATERIES	 RETAIL
 PROPERTY OWNERS		

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Construction Insurance

We offer your construction clients a sense of security through our flexible underwriting solutions and a policy that's custom-made for the construction sector. Our product is supported by the A- rated capacity provider, Accelerant.

We cater to a variety of trades including but not limited to:

- Bricklaying
- Building Contracting
- Cabling Contracting
- Carpentry (1st & 2nd Fix)
- Electrical
- Fit Out (Pubs/Offices/ Shops)
- Flooring
- Formwork/Shuttering
- Low-Level Glazing
- Groundworks
- Heating & Plumbing Insulation (excluding Asbestos)
- Landscaping (excluding Tree Felling)
- Light Civil Engineering
- Mechanical & Electrical
- Painting & Decorating
- Plant Hire
- Tarmacadam Contracting

For a complete list or to confirm if we can cover your client, please get in touch with us.



Standard Cover

- No inner limits
- Employers liability - €13,000,000
- Public & products liability - €6,500,000
- Project supervisor construction stage
- Joint insured granted to Local Authorities/Public Bodies/Health Boards
- Cross liabilities clause
- Height limit - 25 metres
- Depth limit - 5 metres
- CICA compliant

Adjustable Covers

- Stand alone roofing (minor repairs)
- Woodworking
- Height limits - higher or lower limits considered
- Depth limits - higher or lower limits considered



Professional Indemnity Insurance

Our PI Insurance product has been created exclusively for brokers to offer PI insurance solutions to clients that provide professional services, advice, or designs to their customers.

This product is underwritten by highly experienced PI underwriters and backed by A-rated capacity provided by Accelerant.

We are able to offer broad, flexible cover as a primary or excess layer policy, for a wide range of professional groups including:

- Architects
- Design & Construction
- Engineers
- Property Professionals
- Surveyors

Quotations can be obtained using our state-of-the-art system which has been built with a comprehensive PI question set.

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Standard Cover

- Civil liability wordings
- Dishonesty of employees
- Compensation for court attendance
- Collateral warranties
- Mitigation costs
- Lost or damaged documents

Adjustable Covers

- Infringement of IP Rights
- Libel, slander & defamation
- Fire safety cover
- Breach of confidentiality



Licensed Trade

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

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

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Standard Cover

Goods in transit – €5,000
Money – €5,000 in transit / €5,000 in safe
Deterioration of stock – €3,000
Glass cover – unlimited
Public & products liability – €6,500,000
Employers' liability – €13,000,000
Loss of licence – €100,000
Legal expenses – €100,000
Business interruption
- Public house & gastro pub - €635,000

Adjustable Covers

Buildings
Business interruption
Contents
Tenants improvements
Stock
Electronic business equipment
Sound, lighting & entertainment equipment
Tobacco stock
Stock of wines & spirits

Public House & Gastro Pub Insurance

Our public house insurance is a bespoke package designed specifically for this market. It includes accidental damage as standard and covers businesses including:

- Family pubs
- Pubs with cooking facilities
- Entertainment pubs
- Pubs with outdoor play areas

It doesn't matter if your client is an independent free house or a national chain, a wet venue or gastro pub, we can provide you with a tailored policy that meets their needs.

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

Nightclub Insurance

Due to the risk involved we understand it is vital for your client to have sufficient business insurance for a nightclub. Many insurers class this industry as a high risk category with premiums reflecting this.

Over many years working in this market we have built an understanding of the issues facing the licensed trade and we provide specialist insurance policies designed to meet the needs of the entertainment and licensed trade industries.

Our comprehensive policies extend to include sound, video, lighting equipment and loss of licence. Our bespoke Nightclub Insurance scheme not only offers comprehensive cover, but at very competitive premium levels. We even offer premium discounts for well managed risks.

Late Night Bar Insurance

For many insurers late night bars are a high risk proposition. It is key that these businesses have sufficient insurance cover that meets their very specific needs. NBS provide exactly that.

Over many years working in this market we have built an understanding of the issues facing the licensed trade and we provide specialist insurance policies designed to meet the needs of the entertainment and licensed trade industries.

Our Late Night Bar Insurance offers comprehensive cover, at very competitive premium levels and can be extended to include sound, video, lighting equipment and loss of licence. We even offer premium discounts for well managed risks.





Food & Eateries

We provide specialised insurance products, meticulously designed to serve food and eatery businesses. Whether your client is in the takeaway business or runs a restaurant, we deliver top-notch, affordable insurance solutions.

Our coverage is comprehensive, encompassing a broad spectrum of cuisine types, thereby fulfilling the diverse insurance needs of your clients.

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Standard Cover

Business interruption – €635,000
Goods in transit – €5,000
Money – €5,000 in transit / €5,000 in safe
Deterioration of stock – €3,000
Glass cover – unlimited
Public & products liability – €6,500,000
Employers' liability – €13,000,000
Legal expenses – €100,000

Adjustable Covers

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

Restaurant Insurance

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

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

Whether your client needs insurance for premises with a flat roof, city-centre location or high sums insured we can build 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.



Takeaway Insurance

Fast food establishments can often be troublesome to arrange insurance for due to heavy frying activities. We have designed a comprehensive policy that caters for the very specific needs of this business which extends to those that open until the early hours.

Whether you need insurance for premises with deep fat frying capabilities, 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.

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



Hotel & Guest House Insurance

Our hotel and guest house insurance packages are bespoke to the individual hotel or guest house with accidental damage included as standard.

By choosing from a range of optional add-ons you can create tailored cover that meets your clients' requirements exactly – offering them protection based on individual need.

We cover a wide range of business types including:

- Small to large hotels
- Guest houses and bed & breakfasts
- Inns

Standard Cover

Business interruption – €635,000
Goods in transit – €5,000
Money – €5,000 in transit / €5,000 in safe
Deterioration of stock – €3,000
Glass cover – unlimited
Public & products liability – €6,500,000
Employers' liability – €13,000,000
Loss of licence – €100,000
Legal expenses - €100,000

Adjustable Covers

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



Retail Insurance

Retail businesses continue to be the centre of our communities, from bustling high streets to the local village shop. We provide comprehensive insurance solutions tailored to their unique needs.

Our services cater to a variety of retail outlets, including those nestled within busy shopping centres and retail parks.

Our commitment is to collaborate closely with you, ensuring we deliver a policy that is precisely customised to your clients' requirements.

Standard Cover

Business interruption – €635,000
 Goods in transit – €5,000
 Money – €5,000 in transit / €5,000 in safe
 Deterioration of stock – €3,000
 Glass cover – unlimited
 Public & products liability – €6,500,000
 Employers' liability – €13,000,000
 Legal expenses – €100,000

Adjustable Covers

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



Property Owner Insurance

Our property owner insurance includes specialist policies for any business. This specialist product covers multiple locations, including both commercial and residential properties on a single policy – delivering simplicity and increased margins for you. From a small takeaway, to a hotel, to a large commercial unit, we can offer cover for a wide variety of properties.

Examples of businesses we cover:

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

Plus many more.

Standard Cover

Glass cover – unlimited
 Property owners' liability – €6,500,000
 Employers' liability – €13,000,000

Adjustable Covers

Buildings
 Landlords' contents
 Loss of rent
 Indemnity period of 12 to 36 months



Making brokers' lives easy



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NBS Commercial Ltd T/As NBS Ireland is
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