



NDI

# Insurance & Reinsurance

Broker at **LLOYD'S**

## Summary of Business Lines 2021

## About NDI

NDI Insurance Brokers formally commenced business in 2002 providing risk solutions to major corporate clients and large organisations. Our mission then, and now, is to provide innovative risk management and insurance services embracing current technology and best practice.

NDI strongly adheres to integrity and professional ethics in its attitude towards the business. We are committed to providing a personal and professional (re)insurance service which is unsurpassed by our competitors.

NDI delivers innovative solutions in line with our Client's instructions and promotes a culture of excellence that motivates us to excel in everything we do. Our strong customer focus ensures we fully understand our Clients' needs, allowing us to support them in their Commercial objectives.

We at NDI pride ourselves on developing niche opportunities for our Clients.

NDI Insurance & Reinsurance Brokers Ltd is Authorised and Regulated by the Financial Conduct Authority under reference number 446914  
NDI Insurance & Reinsurance Brokers Ltd is a company registered in England. Company Number 04347504.

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# Locations

## Norwich – NDI Head Office



### **NDI Insurance & Reinsurance Brokers Ltd**

9th Floor, Norfolk Tower, 48-52 Surrey Street,  
Norwich, NR1 3PA

Tel +44(0)1603 677790

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

Our Head Office is located in the centre of Norwich, which remains one of the largest insurance communities in the UK outside of London, being home to global brokers and high-profile financial and legal institutions. The strong skill base available to us allows us to provide a flexible and professional service to our Clients.

## The Gherkin – NDI London Office



### **NDI Insurance & Reinsurance Brokers Ltd**

The Gherkin, 30 St Mary Axe, London, EC3A 8BF

Tel +44(0)203 7803933/3934

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

Our London based team provides NDI with direct access to the Lloyd's and London markets.

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## Summary of Business Lines

**Marine** – Hull & Machinery, P&I, Ports & Terminals and others

**Aviation** – Aircraft Hull, War, Liability, Airlines, Helicopters, Balloons and others

**Property** – Including Equipment and Business Interruption

**Cargo** – Marine, Fine Art, Motor Truck Cargo Liability, Auto Physical Damage, Freight Forwarders, Warehouseman's Legal Liability

**Liabilities** – General, Cyber, Product Liability, Professional Indemnity, Environmental, Motor Third Party Liability

**Financial(s) & Surety** – Bonds and Credit

**Political Risk** – Government , Commercial Default and Civil Unrest

**Group Programmes** – Life, Health, Medical and Personal Accident

**Construction** – Project Specific and Annual Coverages

**Energy** – Upstream, Downstream or Liability

**Underwriting Capacity** – Quota Share Programme, Excess of Loss, Captive arrangements, Treaty, Group Programmes Fronting

This list is not exhaustive, and we are more than happy to review any enquiry and give our honest opinion whether we have supporting markets for the opportunity.

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# Marine

## Hull and Machinery

Vessels: Cruise Ships, Tankers, Scientific Exploration, Specialist Craft, Tug, Barges, Dredgers, Yachts, tankers and others

Limits: Up to USD 20,000,000 any one vessel

## P&I

Vessels: Cruise Ships, Tankers, Scientific Exploration, Specialist Craft, Tug, Barges, Dredgers, Fishing Vessels

Limits: Up to USD 500,000,000 any one vessel on a worldwide basis

## Ports and Terminals

Including Third Party Liability, Property, Handling Equipment and Business Interruption.

Limits: Up to USD 100,000,000

## Others

Ship Repairers Liability, Marine General Liability, Charterers Liability, Salvors Liability

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## Aviation

**Hull (Fixed & Rotor Wing) All Risk, Spares, Liability and Crew Personal Accident:**

Limits: Up to USD 10,000,000 any one occurrence in respect of Hull, Liability USD 100,000,000 and Crew PA USD 250,000

**Airside/ Airport:** Premises, Hangarkeepers, Airport Contractors

Limits: Up to USD 100,000,000

**General Aviation:** Aircraft up to 30 years old, Single or multi non-piston engined, turbo jets, turbo props, turbine Helicopters

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# Property

## Property

One of the most purchased products. Natural events (flood, wind and earthquakes) and accidental events (fire) can occur in any business and can have a huge impact on Clients' assets. We can provide support for small, medium or large risks from USD 5,000,000 to USD 500,000,000. We also provide quota share support on larger opportunities supporting our worldwide Clients.

## Plant & Equipment and Loss of Profits

In addition, coverage can include the plant & equipment at the Clients' locations and/or Loss of Profits (Business Interruption) for the resulting event following a property or equipment loss which has a knock-on effect on the Clients' income.

Locations: Worldwide

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## Cargo - Marine

Bulk commodities, foodstuffs, livestock, manufactured goods, goods and merchandise in transit and/ or store as a consequence of international trade, project cargo and stock throughput insurance.

Coverage is available on a facultative, 12 months or stock throughput basis, including direct and reinsurance business.

Institute or Trade clauses are generally used, however recognised overseas marine clauses and bespoke wordings can be applied/ adapted specific to the type of cargo shipped.

Limits: USD 20,000,000/ Project cargo USD 100,000,000

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## Cargo - Transportation

Motor truck cargo legal liability (MTC), auto physical damage (APD). Single truck operators, fleets, established and new ventures, auto hauliers, dealers open lot insurance.

Coverage is based on recognised market wordings; Broadform15 for MTC cover and Lloyd's Auto PD wording for APD.

Cargo and logistics liability, UK hauliers freight forwarders legal liability, Warehouseman's legal liability, Open Cover, Single Shipment and Storage Risks.

MTC/ APD Limit: USD 2,000,000.

Freight Forwarders Legal Liability GBP 2,000,000.

Warehouseman's legal liability USD 10,000,000.

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# Liabilities

## General Third Party Liability, Product Liability and Environmental Liabilities.

For small to medium sized companies with limits up to USD 50,000,000

## Professional Indemnity, and Directors and Officers

Limits: Up to USD 20,000,000

## Cyber

For companies of all sizes and levels of exposures including initial incident responses, legal expenses, IT costs, Increased cost of working and many others

Limits : Up to USD 25,000,000

## Environmental Liabilities

Including clean up costs, pollution, personal injury, property damage defence and loss prevention

Limits: Up to USD 20,000,000

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# Financial(s) & Surety

## Surety

Types of bonds vary but include Performance, Bid & Construction and Advance Payment

Limits: Varying up to USD 20,000,000 any one bond

## Credit

Commercial credit insurance protects a Client who sells goods or services on credit terms. Should a default on payment occur, the cover protects the Client against the risk of non-payment and allows them to continue operating

Limits: Up to USD 30,000,000 per buyer.

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## Political Risks

Political Risks include Terrorism, Political Violence, Malicious Damages, Strikes Riots and Civil Commotion or Unrest and War .

All the above can have a knock-on effect on a company's ability to operate, whether the result is physical damage to assets, an interruption to their earnings and income, or both.

Limits: Up to USD 50,000,000 per risk or the agreed property value in respect of physical damage.

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## Group Programmes

NDI have global partners enabling us to offer and assist on Life, Health, Medical and Personal Accident opportunities.

The products offered by our supporting markets are bespoke and defined depending upon the class of business, each to allow to support to Clients (and their families) in the event a scenario occurs which affects their health/ life.

NDI have developed group programmes for local Insurers, enabling the expansion of domestic market products via local distribution channels.

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## Construction

Much like property – this is a first party insurance product providing cover for physical loss or damage to the Client’s asset, whilst under construction or installation. Additional covers can be included such as Delay in Completion to protect anticipated revenue following physical loss or damage to the works (Owner-Controlled Insurance Policies only) or Third-Party Liability arising from the contract works.

Policies may be on an annual basis for contractors; such risks are assessed on the nature of works undertaken, maximum values to be insured any one contract and the anticipated annual turnover.

Policies may also be on a standalone project basis – usually preferred by Owner-Controlled contracts where the owner/ employer can guarantee cover is in place for the duration of the project period without the risk of any changes to the insurance coverage, which may be incurred by annual policies at renewal or by the loss of the main contractor.

We can cater for a wide range of construction, engineering and installation risks arising from various Client industries on a Worldwide basis.

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# Energy

## Upstream

Exploration, Production, Drilling contractors, Physical Loss/ Damage, Control of well and Loss of production/ Business interruption

## Downstream

Refineries, Plants, Processing, Pipelines, Storage, Cargo and Loss of revenue

## Liability

Legal, Contractual and Accidental pollution

Limits: Up to USD 100,000,000 per event

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# Underwriting Capacity

With our long-term market relationships, we can assist our Clients in obtaining insurance and reinsurance capacity in many areas. Whether this is to be able to expand the local offering or to protect their business.

Some of these include:

- Quota Share Treaties
- Excess of Loss Programmes
- Portfolio Reinsurance
- MGA capacity
- Captive arrangements

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## Management Team



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# Broking Team



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