

MARCH INSURANCE SOLUTIONS



TERMS OF BUSINESS

T H March hereby agree to make the following enhanced commission payments to NAJ March Insurance Solutions agency members, provided the volume of new business premiums increases at least 25% over the previous year:

- For new business premiums totalling over £1,000 – an additional 1%
- For new business premiums totalling over £2,000 – an additional 2%
- For new business premiums totalling over £3,000 – an additional 3%
- For new business premiums totalling over £4,000 – an additional 4%
- For new business premiums totalling over £5,000 – an additional 5% this being the maximum whether £5,001 or £25,000.

The previous year shall be defined as the period 1st April to 31st March.

The payment of these additional commissions will be made at the end of the 12 month period ending 31st March each year.



The National
Association
of Jewellers

 **TH March**
Insurance Since 1887



THE T H MARCH CLUB A THM & NAJ PARTNERSHIP

“An exclusive range of benefits and improved insurance cover for NAJ Members”



THE CLUB BENEFITS



IMPROVED INSURANCE COVER ON YOUR JEWELLERS' BLOCK POLICY

This will provide enhanced benefits to members as follows:

- **Improved Insurance Cover**
For T H March (THM) Jewellers' Block Clients.
 - **Free General Insurance Helpline**
(excluding motor) – The NAJ Insurance helpline in association with THM.
 - **Free and Updated Security Guide**
 - **Free Security Audit**
Either online or over the telephone.
 - **Free Access to Security Seminars**
 - **Free 30-minute Financial Planning Call**
Worth £120.
 - **Financial Planning, Pension and Wealth Management Advice**
10% discount off the THM fee.
 - **Discounted Key Person Cover**
A discount of 50% of initial commission to THM (This will vary by product provider).
 - **Private Medical Insurance**
Rather than be restricted to one provider, as is the case with a number of other intermediaries, we have access to all of the major product providers and can source the most appropriate cover at the right price.
 - **Discounted Home Insurance**
Discounts between 5 – 10%, depending on the insurer.
 - **Payment of NAJ Joining Fee Worth £120**
For all new Jewellers' Block policyholders who also join the NAJ.
1. No 'average' or 'underinsurance' clause on policies.
 2. Increased wearing limit of £25,000.
 3. Increased working upon cover of £20,000.
 4. 5% premium discount for the installation of an approved fogging system.
 5. Unlimited wedding exhibition cover included (up to £20,000).
 6. Increased parcel limit of £25,000 for sendings by Federal Express (FedEx).
 7. Money out of safe limit increased from £200 to £500.
 8. The cost of changing locks or opening safe limit increased from £1,000 to £2,000.
 9. Nil excess on keys and locks replacement.
 10. Contents temporarily removed from the premises increased from £10,000 to the policy sum insured.
 11. Trace and Access limit increased from £10,000 to £15,000.
 12. Metered water charges limit increased from £5,000 to £15,000.
 13. Territorial limits for laptops, mobile phones and tablet devices extended to worldwide for all business related trips, with a limit of £1,000.
 14. Buildings cover automatically to include accidental damage.
 15. External landscaping limit increased from £5,000 to £10,000.
 16. Business Interruption cover extended to include accidental loss or damage.
 17. The Personal Accident Assault cover will include injury to customers and suppliers within or immediately outside the premises, excluding any weekly benefits.