



THE T H MARCH CLUB

A THM & NAJ PARTNERSHIP

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

The Club will provide enhanced benefits to members as follows:

1. **Free General Insurance helpline** (excluding motor) – The NAJ Insurance helpline in association with T H March
2. **Free and Updated Security Guide**
3. **Free Security Audit** – either online or over the telephone
4. **Free 30-minute Financial Planning Call** – worth £125.
5. **Financial Planning, Pension and Wealth Management Advice** – 10% discount off the THM fee
6. **Discounted Key Person Cover** – a discount of 50% of initial commission to THM (This will vary by product provider)
7. **Private Medical Insurance** – rather than be restricted to one provider, as is the case with 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
8. **Discounted Home Insurance** – discounts between 5 – 10%, depending on the insurer
9. **Free Access to Security seminars**

10. **Joint E-mail Marketing Campaigns** relating to our insurance services for members customers, via our market leading Oracle CX Platform, including document design
11. **Care Call**, all Club members will receive a mid-term care call

Enhanced Insurance Cover

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 free of charge
6. Standard parcel limit of £50,000 for sending's by Royal Mail Special Delivery
7. Standard parcel limit of £50,000 for sending's by Royal Mail International Registered Post
8. Increased parcel limit of £25,000 for sending's by Federal Express
9. Money out of safe limit increased from £200 to £500
10. The cost of changing locks or opening safe limit increased from £1,000 to £2,000
11. Nil excess on keys and locks replacement
12. Contents temporarily removed from the premises increased from £10,000 to the policy sum insured
13. Trace and Access limit increased from £10,000 to £15,000
14. Metered water charges limit increased from £5,000 to £15,000
15. Territorial limits for laptops, mobile phones and tablet devices extended to Worldwide for all business related trips, with a limit of £1,000
16. Buildings cover automatically to include accidental damage
17. External landscaping limit increased from £5,000 to £10,000
18. Business Interruption cover extended to include accidental loss or damage
19. Definition of insured person for Personal Accident Assault cover to include injury to customers within or immediately outside the premises, excluding weekly benefits.

Increased Revenue Opportunities

The following enhanced commission payments will be made to NAJ March Insurance Solutions agency members, provided the volume of new business premium, increases at least 25% over the previous year:

- a. For new business premiums totalling over £1,000 – an additional 1%
- b. For new business premiums totalling over £2,000 – an additional 2%
- c. For new business premiums totalling over £3,000 – an additional 3%
- d. For new business premiums totalling over £4,000 – an additional 4%
- e. 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 paid at the end of the 12 month period ending 31st March each year.