



nightclub direct and millenium leisure

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INVESTOR IN PEOPLE

specialist insurance services



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official broker to

**noctis**

THE VOICE OF THE NIGHTTIME ECONOMY

Authorised &  
regulated by the

**FSA**

No. 304875

# MISSION STATEMENT

NDML Ltd is the Premier Insurance Broker in the late night leisure and hospitality economy, handling more late night leisure business than any other broker in the UK.

We have achieved success through our understanding of this sector, and our ability to provide innovative solutions to our clients' ever changing needs.

We are a highly motivated team who focus on the strengths and weaknesses of our clients' position, enabling us to offer reliability and peace of mind at a competitive price in a rapidly changing business world.

At the core of our business is our belief of putting people before profit, NDML Ltd firmly believe that it is this principle that has established our reputation as the market leader.



Justin Romero-Trigo  
Managing Director



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# INTRODUCTION

NDML Ltd was established by Justin Romero-Trigo in 1997 when he became aware of an opening in the area of leisure insurance and felt that a specialist in this market could fill the gap and benefit the Proprietor at the same time.

Since this time NDML Ltd has gone from strength to strength, continuing to out-perform industry competitors.

As specialists in the late night leisure industry insurance market and the Noctis endorsed broker, NDML Ltd strive to provide the complete package for late night leisure industry operators. Through our extensive search to find the most competitive rates and comprehensive cover, we can offer exclusive policies to our clients that cannot be obtained through any other broker.

Our experienced and qualified staff will deal with all enquiries with professionalism and efficiency, this teamed with a fast and accurate quotation turnaround promotes NDML Ltd as the premier broker in our field.

...going from strength to strength



# WHY USE A SPECIALIST BROKER?

The amount of establishments we act for number well into the hundreds and this figure is rising on a daily basis. We believe that this phenomenal rate of growth is largely due to the style and expertise we have to offer.

NDML Ltd has connected the success of the business with the quality of service we provide

and the level of commitment provided by the specialist team of individuals we have on board.

The relationships we have developed with Insurers and Noctis have also put us in an excellent position to obtain the best deal for our clients.

Our in depth knowledge of this market sector means that we have an understanding of how the nightclub and hospitality trades operate. This is important as we can focus on issues directly relating to clients.

...the specialist team of individuals we have on board



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## NDML Ltd & NOCTIS

Previously known as the Bar Entertainment and Dance Association and the British Entertainment and Discotheque Association, Noctis (re-named in February 2008) represents the interests of businesses operating in the nighttime economy. Noctis represents a heavily-regulated group of businesses and they perform a strong advocacy role with local and national government, the police and many other key stakeholders.

Noctis engages with all these bodies - promoting good practice and lobbying against poor proposals. They have a solid track record of success and continue to offer active input into all pertinent legislation which impacts on all operators in the nighttime economy.

Noctis membership gives operators access to expert advice and support at a corporate, regional and unit level.

On policy matters, Noctis offers support on a wide range of issues which have included, over recent years, the Licensing Act 2003, The Violent Crime Reduction Act and the Security Industry Authority registration scheme, offering practical advice, update on timings and information provision in a variety of formats.

Members also receive NIGHT magazine, which provides a monthly update the latest developments, political and operational, in the late night entertainment industry.

**...combining the best policy benefits**



# THE NOCTIS INSURANCE SCHEME

The Noctis insurance scheme is exclusive to NDML Ltd. Quotations through the scheme provide comprehensive cover, combining the best policy benefits and features with the most competitive premiums.

Exclusive benefits to NDML Ltd clients include:

- Free Noctis membership
- Scheme discount unavailable through any other UK broker
- Competitive premiums & terms
- Access to a wide range of insurance products
- Dedicated in house claim service

...with the most competitive premiums





# LATE NIGHT BAR SCHEME

NDML Ltd's late bar scheme compliments and runs in conjunction with our existing Nightclub insurance products. Offering bespoke solutions to the insurance needs of the licensed trade.

The scheme will even consider premises with dance floors, security personnel and live music.

The scheme is aimed at the 'late bars' who offer the following;

- Urban location
- Extensive food and drink menus
- Table Service / seating areas for food consumption

Benefits of the scheme include;

- Free Noctis membership
- Scheme discount unavailable through any other UK Broker
- Competitive premiums & terms
- Access to a wide range of insurance products
- Dedicated in house claims service

...solutions to the insurance needs of the licensed trade



# HOSPITALITY TRADES

In addition to our exclusive schemes for late night leisure risks NDML Ltd are also ideally placed to offer innovative solutions to the insurance needs of the following trades.

- Hotels
- Casinos
- Bingo Clubs
- Family Entertainment Centres
- Leisure Centres
- Restaurants
- Theme Parks
- Bowling Centres

All our insurance products are tailored to each of our individual clients requirements and this combined with our in-house expertise and risk management capabilities has seen NDML Ltd rapidly expand their client base in these fields.

...exclusive schemes for late night leisure risks



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# CLAIMS

Everyone has seen the advertisements on the television from Solicitors and Claims Handling Agents in respect of liability claims. This has resulted in the general public becoming more aware of their rights and has made litigation more accessible to them. In today's market, particularly on liability claims, it is vital that you act swiftly to ensure that Insurers can try to defend as many cases as possible.

Changes in the handling of liability claims mean that Insurers have strict deadlines from receipt of the initial letter of claim to acknowledge the correspondence. They then have only limited time to carry out any investigations before going back to the claimants representatives with a decision on liability. Failure to meet these deadlines can mean that your insurers refuse to deal with part or all of your claim.

It is therefore vital that at the suggestion of any incident, proper procedures are followed. You will be aware of the need to complete accident report forms and take details of any witnesses. If you have CCTV cameras then the information available from here may prove invaluable. All check lists completed for glass collection and toilet inspections etc should be retained as these are often relied upon when defending cases. This is an important practice in the day to day running of your venue not just when you are aware of an incident.

...advice and assistance on any aspect of a claim



Many claims come in several months after the alleged incident date and may never have been reported to you. We are able to provide our clients with a sample of any of the checklists for toilets, glass collectors etc. should you need them. Please remember that a claimant has three years from the date of an incident in which to pursue the matter.

Over recent years Insurers have managed to defend several cases through the courts, this helps to illustrate the fact that Nightclubs and Bars are not an 'easy target' for claimants. This inevitably helps to keep premiums as low as possible.

At NDML Ltd our experienced claims team can provide advice and assistance on any aspect of a claim or potential claim whether they relate to liability or any other aspect of your policy.



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# RISK MANAGEMENT SOLUTIONS

The world of health and safety is constantly changing and demands constant consideration by clients and insurers alike.

New legislation, working practices and technology, expectations of both employers and employees and the attitude of the Judiciary and not least, commercial insurers, all require that health and safety

be actively managed and that all identified risks are removed, or at least adequately controlled.

Insurers will be seeking evidence to demonstrate that a client is proactive in their identification of areas of concern and is developing strategies that will deal with them.

The starting point for all this is the safety policy and its supporting documentation – the clear identification of roles and responsibilities, the production and implementation of suitable and sufficient policies and procedures, and evidence that the whole system is audited on a regular basis with health and safety performance being measured and reviewed.

...identification of areas of concern



Further supporting documentation such as risk assessments and training records all serve to demonstrate the fact that the client is proactive in respect of health and safety management, thereby managing the risks and controlling them.

The Risk Management service on offer from NDML Ltd will help you through a minefield of health and safety legislation, policy documentation and risk assessments with simple, user friendly and most importantly practical advice and assistance. This service is provided at a very competitive rate – price on request.

We can also provide:

- General advisory service
- Reviews of existing documentation
- Assistance with insurance requirements



# TEAMWORK & COMMITMENT

At NDML Ltd our Directors and Account Executives have a wealth of experience gained with major insurance companies and broking houses. NDML Ltd recognises that its committed staff are vital to its continued success. As a result, all our staff are actively encouraged to obtain professional qualifications through the Chartered Insurance Institute.

This programme of continuous development is reflected by our sustained accreditation of the highly acclaimed Investors in People award.

Dedicated to customer service, our team is committed to finding our clients the most comprehensive cover available at the keenest cost in the market. We are continually evolving so that we can adapt to our clients' needs, whatever the requirement.

In an age and market where human contact is becoming frustratingly uncommon, we enjoy taking the time to get to know our clients personally in order to understand and respond better to their individual requests.

...taking the time to get to know you personally



## OTHER SERVICES THAT WE CAN PROVIDE

In addition to the services outlined in our brochure, NDML Ltd have relationships with a number of affiliated organisations:

- Romero Insurance Brokers Ltd is an associated company dealing with all aspects of Commercial Insurances from markets outside the Leisure Industry.
- Access can be gained to NVQ and other training schemes free of charge.
- Valuations can be provided at a discount through a major valuation company.
- Solicitors who specialise in the leisure and hospitality industry available at discounted rates.

