

Product & Risk Appetite Guide



Autumn 2024

Welcome to Jensten

Together we achieve more

Welcome to the Jensten Group, one of the UK's largest independent insurance groups. Our close and long-established relationships with many of the UK's leading insurers, coupled with our history of innovation, makes Jensten one of the most exciting businesses in the insurance industry.

Our team consists of Jensten Underwriting and Jensten London Markets offering a complete insurance service to UK brokers.



Appetite overview

JENSTEN UNDERWRITING

With underwriting flexibility and excellent client service, we're the underwriting partner brokers can rely on. Our Jensten London Markets Team is also available to help you place more difficult risks.

PROPERTY OWNERS

Residential
Commercial
Unoccupied
Household

COMMERCIAL

Commercial Combined
Contractors Combined
Excess of Loss Liability
Business Complete (Liability,
Goods in Transit, PI)
Liability (Combined,
Motor Trade, Land)

RETAIL

General Retail

FOOD & HOSPITALITY

Restaurants
Fast Food/Takeaways
Cafes
Pubs
Wine Bars
Fish and Chip Shops
Guest Houses
Bed & Breakfast

COMMERCIAL MOTOR

Commercial Vehicles
(5T or less)
Fleet
Special Types
Agricultural
Truck (3.6T to 44T)

PERSONAL MOTOR

Caravan
Motorhome

SPECIALIST/NICHE/ ANCILLARY

Terrorism

JENSTEN LONDON MARKETS - RISKS WITH A STORY

Looking to cover a more complex case? Jensten London Markets have access to a variety of markets for those more challenging to place risks. Placing business into the London Market requires a thorough understanding of insurers' appetites as well as great working relationships with underwriters. Our experienced team, with expertise in a range of sectors and across a broad spectrum of business classes put you in the perfect position to arrange the cover your clients need. Including:

- Property
- Liability
- Motor
- Construction
- Speciality



We are focused on being the underwriting partner of choice for brokers across the UK.

A wide range of insurance products are available and can be traded online using our fast and efficient quote system backed up by our highly skilled underwriting team. Critically we also provide access to experienced, professional, and empowered underwriters for risks requiring individual and bespoke attention.

We offer a wide range of products including Commercial, Liability, Property, Motor and Personal lines. UK brokers choose to work with us when looking for an Underwriter they can genuinely partner with. Our broad product range, underwriting expertise and focus on service sets us apart and means we consistently deliver to UK brokers.

Property Owners

RESIDENTIAL AND COMMERCIAL

Buildings and Contents cover for residential and commercial properties that are let out or unoccupied, including mixed portfolios.

- ✓ Residential, Commercial & Unoccupied properties
 - ✓ Loss of rent included at 30% of the building sum insured
 - ✓ Maximum £10m TSI
 - ✓ Property Owners Liability of £2m to £5m
 - ✓ Accidental damage cover for buildings and contents available
 - ✓ Varying levels of cover for unoccupied properties including full perils
- Cover available for the following:
- ✓ HMO's, DSS, Mixed Portfolios, Unoccupied, Asylum Seekers, Student, UK Holiday Homes, Housing Association & Local Authority, Large range of commercial trades

 **JENSTEN UNDERWRITING PORTAL PRODUCT**

 **ACTURIS QUOTES**

 propertyowners@jensten.co.uk

 0344 880 0295

BESPOKE QUOTES FOR ALL RISKS WHERE:

- ✓ The BSI is over £3m.
- ✓ There is more than one property.
- ✓ Commercial properties where there is multi tenure or they are in a warehouse.

Risks to be sent on Presentations (Minimum Premiums £1k + IPT)

 bespoke.quotes@jensten.co.uk

 0800 3081 044

WHO THE PRODUCT IS NOT SUITABLE FOR?

- ✗ Solely owner-occupied properties where no part is let out or used as a holiday home
- ✗ 1/Category A/Grade A listed properties
- ✗ Properties built prior to 1800
- ✗ Thatched properties

JENSTEN LONDON MARKETS

For the more complex and difficult to place risks, the team at Jensten London Markets are on hand to help you.

Property Broking:  steve.murphy@jensten.com

Liability Broking:  alex.stevens@jensten.com

Telephone:  0207 680 5750

HOUSEHOLD

Owner Occupied properties, Bed and Breakfasts, Airbnb, Holiday Homes, Unoccupied & Blocks of flats (up-to 10) occupied by the proposers.

- ✓ Maximum Buildings £1m
- ✓ Maximum Contents £100k, inclusive of jewellery/valuables
- ✓ Jewellery/valuables - reviewed on a case-by-case basis
- ✓ Maximum single article limit for any one item is £25,000
- ✓ Properties that are of a non-standard construction
- ✓ Bedroom rated up to 5 bedrooms
- ✓ Declared value up to 10 bedrooms

WHO THE PRODUCT IS NOT SUITABLE FOR?

- ✗ Accommodation without foundations such as Mobile Homes, Caravans & House Boats
- ✗ Properties that have a Thatch roof
- ✗ Registered Guest Houses

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 sme.quotes@jensten.co.uk

 0344 880 0295



Commercial

COMMERCIAL COMBINED

Material damage, business interruption, liability, legal expenses and terrorism, underwritten on a bespoke basis.

- ✓ Employers, Public & Products liability up to £10m (XoL available for large limits)
- ✓ Material Damage and BI sum insured of up to £10m
- ✓ Flexible underwriting
- ✓ Over 1,000 acceptable trades
- ✓ Material Damage policies in isolation available
- ✓ Combined Premiums from £1,000 + IPT

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Private individuals & Sole traders
- ✗ High hazard sectors
- ✗ Businesses with a turnover of less than £500,000

Minimum premium £1k + IPT

PRESENTATIONS ONLY

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CONTRACTORS COMBINED

Contract works, public liability, product liability, employers liability, own plant & hired-in plant cover for contractors.

- ✓ Employers Liability £10m
- ✓ Public/Products £5m
- ✓ Contract works £5m (any one contract)
- ✓ Own and Hired In Plant £500k (£250k single item)
- ✓ Excess of Loss
- ✓ Height 20m & Depth 5m (unlimited available on referral)
- ✓ Min Premium of £4k + IPT (£4.5k + IPT if heat work)

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Contractors All Risk in isolation
- ✗ Basements contractors (Unless build up with no work under existing properties)
- ✗ Roofers & Scaffolders

PRESENTATIONS ONLY

 contractorscombined@jensten.co.uk  0344 880 0292

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EXCESS OF LOSS LIABILITY


Ability to work with you across a broad range of industries.

- ✓ Excess Employers, Public/Products, Joint Contractors Tribunal 6.5.1, Motor TPPD and Motor Trade covers
- ✓ Capacity up to £100m
- ✓ Annual and specific contract options
- ✓ Flexibility underwriting, including lead or follow basis
- ✓ Ventilation of layers
- ✓ All trades/activities considered

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Not suitable as primary insurer product.

JENSTEN UNDERWRITING PORTAL PRODUCT

 bespoke.quotes@jensten.co.uk

 0344 880 0292 (Press option 2)



BUSINESS COMPLETE

A comprehensive product with the ability to tailor various covers to best suit your client's needs by combining Per Capita Liability, Goods in Transit, Professional Indemnity, Material Damage, Contract Works, and Tools cover.

- ✓ Over 500 acceptable trades, more trades available on referral
- ✓ Liability Cover for companies with up to 15 employees on both PL & EL
- ✓ Covers available for Established companies and New Ventures
- ✓ Contract works up to £500,000
- ✓ Tools Cover up to £5,000

PER CAPITA LIABILITY

- ✓ Accountants and many other clerical trades
- ✓ Builder and associated building trades
- ✓ Haulage Contractor
- ✓ Cleaner
- ✓ Courier

PROFESSIONAL INDEMNITY

- ✓ Computing and telecoms
- ✓ Consultants and trainers
- ✓ Advertising, design and marketing
- ✓ Interpreters and translators
- ✓ Electricians and plumbers

GOODS IN TRANSIT

- ✓ Freight Liability
- ✓ Carriage of own Goods
- ✓ European cover available for Haulage and Freight
- ✓ Tradesperson Tools in Transit

WHO THE PRODUCT IS NOT SUITABLE FOR?

- ✗ Policyholders domiciled outside the UK
- ✗ Policyholders who require Employers Liability in isolation
- ✗ Policyholders who work in the Aviation or Marine industry, or work Airside or Offshore
- ✗ Clients who require Public Liability for Livestock Haulage
- ✗ Firms who work in Hazardous Locations
- ✗ Firms who partake in demolition works

JENSTEN UNDERWRITING PORTAL PRODUCT

 businesscomplete@jensten.co.uk  0344 880 0291

LIABILITY – MOTOR TRADE

Employers and Public/Products Liability, covering a wide range of motor trade activities such as general mechanics, engine tuning, valets, auto electricians and many more.

- ✓ Employers Liability £10m
- ✓ Public Liability up to £5m
- ✓ Businesses with 1 year + experience
- ✓ Maximum of 10 manual persons
- ✓ Service Indemnity

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ A Policyholder who works at a shared premises
- ✗ Newly established businesses
- ✗ Any business that use Bona Fide Sub Contractors

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 liability@jensten.co.uk

 0344 880 0292

LIABILITY – COMBINED

Employers Liability and Public/Products Liability for market traders to engineers.

- ✓ Employers Liability £10m
- ✓ Public and Products Liability £1m to £10m
- ✓ Over 1,000 acceptable trades
- ✓ Heat work and Height work available

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Heavy construction such as those involved in property demolition or underpinning
- ✗ High hazard risks, such as working from significant height/depth or high-risk locations

 bespoke.quotes@jensten.co.uk

 0344 8800 292

LIABILITY - LAND

Liability cover for landowners in respect of:

- ✓ Private Roads
- ✓ Residents Associations
- ✓ Land used for car parks
- ✓ Land with private garages on
- ✓ Property Owners – subject to the conditions in relation to unoccupied properties being met
- ✓ Land with play equipment situated on – subject to regular checks of the equipment
- ✓ Land used for grazing – excluding damage caused by straying animals and excluding horses
- ✓ Land secured by electric gates – subject to the gates having been professionally installed and maintained
- ✓ Land undergoing development

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Material damage cover
- ✗ Land with a wooded area

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Retail

GENERAL RETAIL

This product caters to a wide range of businesses, spanning High Street shops, establishments within Shopping Centres, and Retail Parks.

- ✓ Business Interruption – £500,000 (24 months indemnity period)
- ✓ Employers Liability – £10,000,000
- ✓ Public/Products liability – £2,000,000
- ✓ Book Debts – £50,000
- ✓ Goods in Transit – £10,000
- ✓ Glass – £10,000
- ✓ Money – £5,000

OTHER FEATURES OF OUR PRODUCTS INCLUDE:

- ✓ Wide availability of treatment cover for Beauty Salons and Hairdressing
- ✓ Legal Costs & Expenses (and Employment Compensation Awards)
- ✓ Material Damage providing full perils including Accidental Damage
- ✓ Work Away & Exhibition Cover in the UK & EU

ADDITIONAL COVER AVAILABLE FOR THE ART & ANTIQUES TRADES:

- ✓ Cover on stock is on an “All Risks” basis
- ✓ Fraud for Forged Cheques/Stolen Credit Cards
- ✓ Process Cover
- ✓ Defective Title

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Policyholders who are not domiciled in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- ✗ Risks not domiciled in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- ✗ Businesses who are operating out of a grade 1/category A/grade A listed building
- ✗ Businesses operating out of a thatched property

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 commercial.retail@jensten.co.uk

 0344 880 0291

Food & Hospitality

FOOD & HOSPITALITY

Wide range of covers for those operating restaurants, fast food/takeaways, cafes, pubs, wine bars, fish and chip shops, guest houses, B&B's and others involved in the food and drink industry.

- ✓ Employers Liability up to £10m
- ✓ Public/Products liability up to £2m
- ✓ Business Interruption - £500,000 (over 12, 24 or 36 months)
- ✓ Book Debts
- ✓ Goods in Transit, Money, Loss of Licence & Frozen Food
- ✓ Glass/Signs/Blinds

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Private individuals who may provide casual catering services
- ✗ For businesses whose catering income is ancillary to their main business
- ✗ Businesses who are operating out of a Grade 1/Category A/Grade A listed building
- ✗ Businesses operating out of a thatched property

JENSTEN UNDERWRITING PORTAL PRODUCT

 caterers@jensten.co.uk

 0344 880 0291

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Commercial Motor

COMMERCIAL VEHICLES (5T OR LESS)

Comprehensive and Third Party Fire and Theft policies covering:

- ✓ Any Drivers over 25
- ✓ Insured only/Insured and spouse/Insured and named drivers
- ✓ Protected No Claims Bonus
- ✓ Introductory discounts
- ✓ In Car Electronics, Audio & Navigation Equipment etc (up to £750)
- ✓ Hire & Reward on Named Driver Basis (excluding multi drop / couriers)
Multi-drop exclusion applies.
- ✓ Non standard risk features can be considered on referral

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Private Cars & Couriers
- ✗ Drivers under 25 or Drivers over 75

PORTAL PRODUCT

 cv@jensten.co.uk

 0344 880 0293

JENSTEN LONDON MARKETS

For the more complex and difficult to place risks, the team at Jensten London Markets are on hand to help you.

 fleet.newbusiness@jensten.com

 0330 1755 674

FLEET

Comprehensive policies covering:

- ✓ 3 to 20 vehicle car and van Fleets
- ✓ 2 to 6 vehicle HGV Fleets
- ✓ Fleet rated and NCD rated, with good levels of no claims bonus
- ✓ Vehicles used for carriage of own goods and hire and reward
- ✓ Optional driving restrictions

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Courier
- ✗ Taxi Fleets
- ✗ Self Drive Hire
- ✗ Waste & hazardous goods transportation
- ✗ New ventures and low no claims bonus

Jensten London Markets Fleet can assist with the placement of many risks that are not suitable for Jensten Underwriting.

JENSTEN UNDERWRITING PORTAL PRODUCT

 fleet@jensten.co.uk

 0344 880 0293

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 fleet.newbusiness@jensten.com

 0330 1755 674

SPECIAL TYPES & AGRICULTURAL VEHICLES

Comprehensive and Third Party Only policies covering:

- ✓ Agricultural or special types vehicles
- ✓ Instant online documentation and certificates
- ✓ Statement of Fact, no proposal form required
- ✓ Tailored cover
- ✓ Any driver policy as standard
- ✓ Green card cover available on referral

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Private individuals with no connection to a business
- ✗ Multiple trades
- ✗ Quad bikes used for anything other than agricultural farming

JENSTEN UNDERWRITING PORTAL PRODUCT

 specialtypes@jensten.co.uk

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TRUCK

Comprehensive and Third Party Fire and Theft policies covering:

- ✓ Vehicles from 3.6T – 44T
- ✓ Carriage of Own Goods and Haulage Contractors
- ✓ Security Discounts for Cameras, Tracking Units and Immobilisers
- ✓ Green card cover available on referral
- ✓ Instant documentation and certificates all online
- ✓ Statement of Fact, no proposal form required

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Any driver under the age of 25
- ✗ Any driver over the age of 69
- ✗ Any vehicle that does not have an operator's licence
- ✗ Any vehicle not used in relation to business activities

JENSTEN UNDERWRITING PORTAL PRODUCT

 truck@jensten.co.uk

 0344 880 0293

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Personal Motor

CARAVAN

Damage to the caravan, contents, equipment as well as emergency removal, caravan hire and hotel expenses following a road traffic accident.

- ✓ Touring caravan up to £40,000
- ✓ Static caravan up to £60,000
- ✓ Contents up to £5,000 and awnings up to £2,500
- ✓ New for old cover available for caravans under 5 years old
- ✓ 240 days of European use as standard
- ✓ Hotel accommodation or alternative caravan hire up to £75 a day for up to 14 days

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Caravans used for business purposes other than static caravans being used for holiday lets
- ✗ Caravans used as a permanent home
- ✗ Touring caravans where the proposer is aged 75 or over

JENSTEN UNDERWRITING PORTAL PRODUCT

 caravan@jensten.co.uk

 0344 880 0294

MOTORHOME

Damage to the vehicle or another vehicle/person following an accident.
Cover is also provided if the vehicle is stolen or suffers from arson:

- ✓ 270 days Continental use as standard (no green card required)
- ✓ Protected no claims bonus
- ✓ In car audio and visual equipment up to £500
- ✓ Awning, gas bottle and generator up to £2,000
- ✓ Up to 14 days Emergency accommodation
- ✓ Personal effects related to camping and/or caravanning

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Proposers under 30 years
- ✗ Drivers under 25 and drivers over 79 years

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 motorhome@jensten.co.uk

 0344 880 0294



Specialist/Niche/Ancillary

TERRORISM

Follows Terrorism Act 2000 & includes individuals acting alone and not reliant upon HM Treasury to certify the Act of Terrorism.

- ✓ Includes Sabotage
- ✓ Policy limit of £130m
- ✓ Up to 50% day one uplift available
- ✓ Denial of Access is extended to include BI coverage

WHO IS THIS PRODUCT NOT SUITABLE FOR?

- ✗ Clients who do not have an underlying policy for their business or property
- ✗ Occupancy linked to the Military, Government or any sort of Religion
- ✗ The proposer, business partner or director being domiciled outside the UK
- ✗ The proposer, business partner or director having adverse financial or regulatory history

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JENSTEN LONDON MARKETS - RISKS WITH A STORY

We can offer solutions for most industries and products where these do not fit the standard company market appetite. Some examples are shown below however this is not an exhaustive list:

LIABILITY

- ✓ Construction
- ✓ Heavy Engineering
- ✓ Roofing Scaffolding & Demolition
- ✓ Manufacturing and Engineering
- ✓ High Risk premises, Height and Depth work
- ✓ Hotels and Leisure
- ✓ Stand Alone EL
- ✓ Stand alone Non negligent
- ✓ Single Projects
- ✓ Product Liability including safety critical
- ✓ Charities
- ✓ X/S EL and PL/Prods
- ✓ Food Processing

PROPERTY AND SPECIALTY

- ✓ Medium to Large PO
- ✓ Distressed properties
- ✓ Manufacturing and Engineering
- ✓ Commercial Combined
- ✓ Hotels and Leisure
- ✓ Prior convictions
- ✓ Religious & Charities
- ✓ Adverse financial history
- ✓ X/S Lines
- ✓ Fine Art
- ✓ Super Cars (non RTA)

Minimum premium £5,000 (£15,000 for roofers and scaffolders).
This can be reduced depending on level of support.

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FLEET

- ✓ Self Drive Hire
- ✓ Accident Management
- ✓ Own Goods
- ✓ HGV
- ✓ Taxi
- ✓ Haulage
- ✓ Waste and Environmental
- ✓ Coaches/Buses
- ✓ New Ventures
- ✓ Credit Hire
- ✓ Hazardous Haulage
- ✓ From 3 vehicle fleets upwards
- ✓ Fleet rated or NCB Conversions
- ✓ Courier
- ✓ Food & Hospitality

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Together **we achieve more**