



FOOD & HOSPITALITY

APPETITE GUIDE

At Jensten Underwriting ("JUW"), we know brokers value simplicity, speed and certainty when placing Food & Hospitality business. That's why our product is designed to be flexible, easy to trade and supported by underwriters who are genuinely invested in helping you win more business.

If you're ever unsure whether a risk fits, need support with a referral or just want to sense-check something, our underwriters are here and ready to talk.

PROTECTING TODAY,
EMPOWERING TOMORROW

jenstenunderwriting.co.uk

FOOD & HOSPITALITY APPETITE GUIDE

Accepted Risks

- ✓ Restaurants
- ✓ Fast food/takeaways
- ✓ Cafes
- ✓ Pubs and wine bars
- ✓ Fish and chip shops

Declined Risks

- ✗ Grade I / Category A / Grade A listed buildings
- ✗ Thatched properties
- ✗ 100% outside catering risks
- ✗ Shisha bars
- ✗ Soft play / bouncy castles
- ✗ Nightclubs
- ✗ Premises with a food hygiene rating below 3 or Improvement Required

Our Appetite:

- Listed buildings: Grade II / II* properties accepted
- Non-listed properties built 1800 or after accepted, or listed properties where no Buildings Sum Insured is required
- Listed properties requiring Buildings cover must be built after 1850
- Up to £15m total sum insured
- New ventures
- Work away up to 25% of turnover
- Risks with entertainment
- Minimum Food Hygiene Rating of 3 (or pass in Scotland)
- Unsupervised playgrounds

Product Covers:

- Business Interruption
- Employers' Liability
- Public / Products Liability
- Loss of Licence
- Book Debts
- Goods in Transit
- Glass / Signs / Blinds
- Money
- Frozen Food
- Work away
- Legal Costs & Expenses (including Employment Compensation Awards)
- Material Damage on a full perils basis
- Seasonal stock increase up to 25%

For quotes, underwriting queries or referrals:

If you have any questions:



Call the team on **0344 880 0291**



Email the team at **caterers@jensten.co.uk**

For portal access, email: agency@jensten.co.uk

HOTELS, B&B & GUESTHOUSES APPETITE GUIDE

Accepted Risks

- ✓ Hotels
- ✓ Bed and Breakfast (B&Bs)
- ✓ Guesthouses

Declined Risks

- ✗ Grade I / Category A / Grade A listed buildings
- ✗ Thatched properties
- ✗ 100% outside catering risks
- ✗ Shisha bars
- ✗ Soft play / bouncy castles
- ✗ Nightclubs
- ✗ Premises with a food hygiene rating below 3 or Improvement Required

Our Appetite:

- Up to 50 letting rooms
- Overnight occupancy (insured, staff, night porter or 24-hour reception)
- Leisure facilities
- Listed buildings: Grade II / II* acceptable
- Non-listed properties built 1800 or after accepted, or listed properties where no Buildings Sum Insured is required
- Listed properties requiring Buildings cover must be built after 1850
- Up to £15m total sum insured
- New ventures
- Work away up to 25% of turnover
- Risks with entertainment
- Minimum Food Hygiene Rating of 3 (or pass in Scotland)
- Unsupervised playgrounds

Product Covers:

- Business Interruption
- Employers' Liability
- Public / Products Liability
- Loss of Licence
- Book Debts
- Goods in Transit
- Glass / Signs / Blinds
- Money
- Frozen Food
- Work away
- Legal Costs & Expenses (including Employment Compensation Awards)
- Material Damage on a full perils basis
- Seasonal stock increase up to 25%
- Personal Possessions cover
- Personal Effects cover away from premises (not worldwide)

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