



COMMERCIAL COMBINED – FOOTBALL CLUBS

APPETITE GUIDE

Football clubs are a key target sector for Jensten. We understand the diverse exposures that football clubs present. Combining clubhouses, bars and social facilities with pitches, changing rooms, spectator attendance and community events, these organisations require insurance that reflects the way they operate.

Our Commercial Combined solution is well suited to football clubs of all sizes, providing flexible protection for property, liability and business interruption risks across the whole operation.

APPETITE GUIDE



FOOTBALL CLUBS

Accepted Risks

- ✓ Clubhouse and licensed bar operations, including function room hire to members and external parties
- ✓ Floodlit grass and 3G/artificial pitches
- ✓ Changing rooms, dugouts and spectator stands/terracing
- ✓ Groundskeeping equipment and machinery
- ✓ Social events, presentation evenings and fundraising functions held at the clubhouse
- ✓ Clubs at grassroots and amateur level
- ✓ Buildings from 1800 onwards, owned or leased premises
- ✓ Micro-businesses (under £500k turnover) welcome

Declined Risks

- ✗ Grade I listed buildings
- ✗ Pre-1800 buildings
- ✗ Total Sums Insured (TSI) exceeding £15 million any one risk location
- ✗ Semi-professional or paid-player clubs

How to submit an RFQ

Email your risk presentation to:

bespoke.quotes@jensten.co.uk

We aim to come back with a clear steer quickly – if it's a fit, we'll say so, and if we need more information, we'll tell you exactly what.

COVER HIGHLIGHTS

- Material Damage (MD) - also available standalone
- Business Interruption (BI) - available alongside MD
- Liability cover - available alongside MD and BI
- Legal Expenses included
- Up to a Total Sums Insured (TSI) of £15 million any one risk location
- Minimum premium £1,200

UNDERWRITER NOTES

When you submit an RFQ, include:

- Whether premises are owned or leased, and any landlord requirements
- Claims history (last 3-5 years)
- Details of floodlighting, 3G surfaces and any recent ground improvements

For quotes, underwriting queries or referrals:

Call the team on **0344 880 0291**

Email the team at **bespoke.quotes@jensten.co.uk**

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