



COMMERCIAL COMBINED – GYMS

APPETITE GUIDE

Independent gyms, fitness studios and health clubs are a key target sector for Jensten. From boutique studios and PT-led facilities to 24-hour, unattended and multi-site gym operators, we provide Commercial Combined solutions designed around the realities of the modern fitness industry. We offer flexible protection for the property, liability and business interruption exposures faced by today's fitness operators.

Actively seeking fitness sector opportunities. Speak to the Jensten team about your next gym, studio or health club risk.

PROTECTING TODAY,
EMPOWERING TOMORROW

jenstenunderwriting.co.uk

APPETITE GUIDE



GYMS

Accepted Risks

- ✓ Independent gyms (including unattended and 24-hour sites), health clubs, fitness studios
- ✓ Boutique/franchise-affiliated sites
- ✓ Free weights, resistance and cardio equipment (owned or leased)
- ✓ Group exercise studios - spin, HIIT, yoga, reformer Pilates
- ✓ Showers, changing rooms, sauna and steam facilities
- ✓ On-site retail (supplements, kit, drinks) and vending
- ✓ Multi-site gym operators
- ✓ Buildings from 1800 onwards, owned or leased premises

Declined Risks

- ✗ Grade I listed buildings
- ✗ Pre-1800 buildings
- ✗ Total Sums Insured (TSI) exceeding £15 million any one risk location

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)
- Staffing model, including any self-employed PT arrangements

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