



COMMERCIAL COMBINED – RUGBY CLUBS

APPETITE GUIDE

Rugby clubs are businesses as much as they are sports clubs. The real heartbeat of many clubs is found in their bars, clubhouses and community events, creating a unique blend of trading, property and liability exposures. Jensten actively welcomes rugby club risks because we understand the whole operation, not just the game.

Have a rugby club risk coming up for renewal? Get in touch and put it in front of an underwriter with a genuine appetite to write it.

PROTECTING TODAY,
EMPOWERING TOMORROW

jenstenunderwriting.co.uk

APPETITE GUIDE



RUGBY CLUBS

Accepted Risks

- ✓ Clubhouse, stands and pitch infrastructure
- ✓ Licensed bar operations, including post-match hospitality and touring-team socials
- ✓ Function room hire for external parties, weddings and community events
- ✓ Grass pitches, posts, scrum machines and floodlighting
- ✓ Groundskeeping equipment and machinery
- ✓ Clubs at grassroots and amateur level
- ✓ 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
- ✗ 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:

- Clubhouse and bar turnover, including function hire and touring/social income
- Whether ground and clubhouse are owned or leased
- Claims history (last 3-5 years), including any injury-related liability claims
- Details of floodlighting and any recent clubhouse or pitch 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