



COMMERCIAL COMBINED - SPORTS CLUBS

APPETITE GUIDE

Sports clubs are some of the most varied risks on a broker's desk. One club can be a sports ground, a licensed bar, a function venue and a community hub, all run by a handful of volunteers.

That's why we've built a Commercial Combined proposition around six types of sports clubs, each with its own appetite guide so you can see in seconds whether your client fits.

Six types of sports clubs. One specialist Commercial Combined proposition.

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**

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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

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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

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PADEL CLUBS

Accepted Risks

- ✓ Padel clubs and dedicated sports facilities
- ✓ Indoor and outdoor padel courts
- ✓ Clubs operating on a membership, pay-to-play or booking basis
- ✓ Coaching, lessons and organised competitions
- ✓ Club leagues and tournaments
- ✓ Spectator areas and viewing facilities
- ✓ 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
- ✗ Professional or elite-level clubs

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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 coaching arrangements
- Details of floodlighting, surfaces and any recent ground improvements

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ATHLETICS CLUBS

Accepted Risks

- ✓ Clubs using leased or council-owned track and field facilities
- ✓ Throwing and jumping disciplines (javelin, discus, shot put, hammer, long/triple jump, high jump/pole vault) and associated equipment
- ✓ Road racing, cross-country and off-track events organised or hosted by the club, including marshalling arrangements
- ✓ Committee-run/volunteer club structures
- ✓ Equipment storage (starting blocks, hurdles, timing and measuring equipment)
- ✓ Seasonal indoor/outdoor and summer/winter programme structures
- ✓ Buildings from 1800 onwards, owned or leased premises

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UNDERWRITER NOTES

When you submit an RFQ, include:

- Details of facility arrangement - owned, leased or council-provided track/field
- Details of any organised road races, cross-country events or off-site competitions run by the club, including marshalling and public road use
- Claims history (last 3-5 years)

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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

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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

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HOCKEY CLUBS

Accepted Risks

- ✓ Clubs playing on leased or shared council/school artificial turf and multi-sport facilities
- ✓ Artificial hockey pitches (sand-filled, sand-dressed or water-based)
- ✓ Goals, nets, dugouts and pitch-side equipment storage
- ✓ Clubhouse facilities shared with other sports or community users
- ✓ Buildings from 1800 onwards, owned or leased premises

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UNDERWRITER NOTES

When you submit an RFQ, include:

- Membership numbers across junior, senior, mixed and veterans' sections
- 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

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