



COMMERCIAL COMBINED – FOOD WHOLESALERS

APPETITE GUIDE

Food wholesale is a trade with real operational discipline built in – cold chain management, stock rotation, hygiene standards and traceability are already part of daily business for most operators. That discipline is exactly what makes it a trade we want to underwrite.

Combine that with the fact that a single refrigeration failure or supply disruption can hit a food wholesaler harder than most, and it's a trade where genuine Business Interruption cover matters – which is exactly what we're built to provide.



FOOD WHOLESALERS

Accepted Risks

- ✓ Ambient/dry goods food wholesalers
- ✓ Chilled and frozen food distributors, including cold storage operations
- ✓ Fresh produce wholesalers (fruit, vegetables)
- ✓ Meat, poultry and fish wholesalers (excluding on-site slaughter/processing beyond basic packing)
- ✓ Drinks and beverage wholesalers (alcoholic and non-alcoholic)
- ✓ Catering supplies and foodservice wholesalers
- ✓ Multi-temperature distribution operations (ambient, chilled and frozen under one roof)
- ✓ Own-fleet delivery operations supplying retail, hospitality and food service customers
- ✓ Import/export food distribution, including bonded storage where applicable
- ✓ Sole traders and micro-businesses under £500k turnover

Declined / Referred Risks

- ✗ Chemical, pharmaceutical or hazardous goods wholesalers
- ✗ Grade I listed buildings
- ? Sites without adequate temperature-monitoring/alarm systems on cold storage – refer to underwriters
- ? Sites with a poor food hygiene rating or unresolved enforcement action – refer to underwriters

When you submit an RFQ, include:

- Current stock values
- Cold storage and temperature-monitoring arrangements
- Claims history (last 3–5 years)
- Trading history and years established
- Basic property details (construction, age, locations)

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) - available standalone
- Business Interruption (BI) - available alongside MD
- Legal Expenses included
- Up to £10m combined MD/BI sum insured per location
- Minimum premium £750
- Cover built around real cold chain and stock rotation risk, not a generic wholesale template

CAPACITY AND LIMITS

- Standard per-location capacity: up to £10m combined MD/BI
- Deterioration of stock / refrigeration breakdown £20,000 sub-limit (higher limits on referral)
- Seasonal stock uplift 25% Nov/Dec & 01-14 Jan (e.g. pre-Christmas stock builds)

For quotes, underwriting queries or referrals:

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