



MECHANICAL GOODS WHOLESALERS

COMMERCIAL COMBINED - APPETITE GUIDE

Mechanical goods wholesale – tools, machinery parts, plumbing and heating supplies, automotive components, industrial hardware – tends to mean heavier stock, higher weight-to-value ratios in places, and a genuine mix of low and higher-value lines under one roof.

It's a trade we understand and want on our book: generally well-organised, often with long-established trading relationships, and a good fit for a Commercial Combined product built around real capacity rather than restrictive sub-limits.



MECHANICAL GOODS WHOLESALERS

Accepted Risks

- ✓ Tool and hand tool wholesalers (power tools, hand tools, workshop equipment)
- ✓ Plumbing and heating supplies distributors
- ✓ Automotive parts and accessories wholesalers (non-safety-critical components)
- ✓ Industrial hardware, fixings and fasteners wholesalers
- ✓ Machinery and machine parts distributors
- ✓ Agricultural and construction equipment parts wholesalers
- ✓ Bearings, hydraulics and mechanical components distributors
- ✓ Businesses combining distribution with minor kitting, packaging or light reconditioning (not manufacture)
- ✓ Trade counter operations and multi-site depot networks
- ✓ Sole traders and micro-businesses under £500k turnover

Declined / Referred Risks

- ✗ Chemical, pharmaceutical or hazardous goods wholesalers
- ✗ Grade I listed buildings
- ? Wholesalers of safety-critical automotive components – refer to underwriters
- ? Storage or handling of compressed gas cylinders as a primary activity – refer to underwriters
- ? Sites with significant open-yard storage of heavy stock without adequate security/fencing – refer to underwriters

When you submit an RFQ, include:

- Current stock values
- Storage 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 shaped around how goods are actually stored and moved, not a one-size sector template

CAPACITY AND LIMITS

- Standard per-location capacity: up to £10m combined MD/BI
- Stock in the open - £200,000 sub-limit
- Goods in transit for larger machinery/plant items: £50,000 maximum single article

For quotes, underwriting queries or referrals:

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