



COMMERCIAL COMBINED - WHOLESALERS

APPETITE GUIDE

Every wholesale business has its own challenges - from high-value electrical stock and heavy mechanical components to the temperature-sensitive demands of food distribution. At Jensten Underwriting, we're actively looking to hear about suitable risks across three wholesale sectors.

Three wholesale sectors. One specialist Commercial Combined proposition.

PROTECTING TODAY,
EMPOWERING TOMORROW

jenstenunderwriting.co.uk

APPETITE GUIDE



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:

Call the team on **0344 880 0291**

Email the team at bespoke.quotes@jensten.co.uk

For portal access, email: agency@jensten.co.uk

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ELECTRICAL GOODS WHOLESALERS

Accepted Risks

- ✓ Consumer electronics distributors
- ✓ White goods and major domestic appliance wholesalers
- ✓ Lighting wholesalers
- ✓ Cabling, wiring accessories and electrical installation materials
- ✓ Electrical wholesalers supplying trade counters and retailers
- ✓ Import/export operations for electrical goods
- ✓ Businesses combining warehousing with light assembly, kitting or testing of goods (not manufacture)
- ✓ Multi-site distribution operations, including regional depots feeding a central warehouse
- ✓ Online/e-commerce electrical wholesalers alongside traditional trade supply
- ✓ Sole traders and micro-businesses under £500k turnover

Declined / Referred Risks

- ✗ Chemical, pharmaceutical, or hazardous goods wholesalers
- ✗ Grade I listed buildings
- ? Bulk lithium battery or e-bike/e-scooter battery storage as a primary activity – refer to underwriters
- ? High-value goods stored without any monitored intruder alarm or CCTV – refer to underwriters

When you submit an RFQ, include:

- Current stock values
- Storage and security 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 how the business actually operates, not a rigid sector template

CAPACITY AND LIMITS

- Standard per-location capacity: up to £10m combined MD/BI
- Seasonal stock uplift 25% Nov/Dec & 01-14 Jan (e.g. pre-Christmas stock builds)
- No sub-limit for theft/security for high-value electrical stock
- Goods in transit - £50,000 maximum single article

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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

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