JENSTEN
UNDERWRITING









COMMERCIAL COMBINED – MANUFACTURING

APPETITE GUIDE

From bespoke kitchen units to electrical components, food products and UPVC windows, manufacturers have different processes, stock profiles and routes to market. A useful insurance conversation starts with those details.

Jensten Underwriting is highlighting four areas of its Commercial Combined manufacturing appetite to help brokers identify suitable risks and prepare submissions: Kitchen & Bathroom Unit Manufacturing, Electrical & Mechanical Goods Manufacturing, Food Manufacturing, and Plastics Manufacturing (UPVC).

PROTECTING TODAY,
EMPOWERING TOMORROW

jenstenunderwriting.co.uk

APPETITE GUIDE



KITCHEN & BATHROOM UNIT MANUFACTURING

Accepted Risks

- ✓ Manufacture of fitted and freestanding kitchen units, bathroom furniture, vanity units and bespoke cabinetry
- ✓ CNC cutting, edge-banding, assembly and flat-pack production lines
- ✓ Spray finishing and lacquering booths with appropriate extraction and fire precautions
- ✓ On-site showrooms, including multi-site/multi-showroom operations
- ✓ Design-and-supply businesses that produce working drawings and measure-up specifications in-house
- ✓ Combined manufacture, supply and installation (including subcontracted fitting teams)
- ✓ Worktop fabrication (laminate, solid surface) where not involving uncontrolled stone-cutting silica processes
- ✓ Storage and distribution of finished units and componentry (hinges, handles, worktops) pending delivery
- ✓ Businesses trading from converted or purpose-built factory/warehouse premises built 1800 onwards

Declined / Referred Risks

- ✗ Pharmaceutical manufacturing and hazardous goods manufacturing
- ✗ Grade I listed premises
- ✗ High-hazard classes: explosives, nuclear, aviation, safety-critical automotive component manufacture
- ✗ Stone or quartz worktop cutting involving uncontrolled silica dust
- ? Solvent-based spray finishing without suppression/extraction - underwriter referral
- ? Significant combustible dust extraction risk without documented housekeeping/maintenance regime - underwriter referral

When you submit an RFQ, include:

- *A description of manufacturing processes (cutting, assembly, spray finishing)*
- *Declared stock values (raw material, WIP, finished goods)*
- *Number and location of any showrooms*
- *Subcontractor use for installation*
- *3-5 years' claims history*

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 & CAPACITY

- Material Damage (MD) – also available standalone
- Business Interruption (BI) - aligned to MD
- Liability cover - available alongside MD and BI
- Legal Expenses included
- Export/ROW and US/Canada extension available - extension dependent on the specific goods and destination markets: max 25% of turnover
- Combined MD/BI capacity up to £10 million per location
- Minimum premium £750

Underwriter notes: Design liability/professional indemnity exposure arising from bespoke measure-up and specification work sits outside Commercial Combined - flag to clients as a separate PI consideration

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

Jensten Underwriting (Commercial) Limited, Registered in England No: 5579631. Authorised and regulated by the Financial Conduct Authority with reference 448039. Registered address: Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs, PE29 6SR.

APPETITE GUIDE



ELECTRICAL & MECHANICAL GOODS MANUFACTURING

Accepted Risks

- ✓ Manufacture and assembly of electrical goods, components and control systems
- ✓ Mechanical component manufacture, machining, fabrication and assembly
- ✓ Panel building and switchgear assembly
- ✓ Testing and quality assurance facilities integral to the manufacturing process
- ✓ Machinery and equipment assembly for onward sale (excluding safety-critical automotive/aviation use)
- ✓ Businesses sourcing components internationally as part of their supply chain
- ✓ Export-facing manufacturers shipping finished goods or components to overseas markets
- ✓ R&D and prototyping activity alongside production manufacturing
- ✓ Testing and assembly line machinery breakdown

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.

Declined / Referred Risks

- ✗ Pharmaceutical manufacturing and hazardous goods manufacturing
- ✗ Grade I listed premises
- ✗ High-hazard classes: explosives, nuclear, aviation, safety-critical automotive component manufacture
- ? High-voltage testing or electrical processes without documented safety procedures - underwriter referral
- ? Battery cell manufacture or large-scale lithium storage on-site - underwriter referral

When you submit an RFQ, include:

- *A description of manufacturing/assembly/testing processes*
- *Machinery schedule*
- *Declared stock values (components, WIP, finished goods)*
- *Component sourcing/import markets*
- *Export markets and approximate export turnover if applicable*
- *3-5 years' claims history*

COVER HIGHLIGHTS & CAPACITY

- Material Damage (MD) - also available standalone
- Business Interruption (BI) - aligned to MD
- Liability cover - available alongside MD and BI
- Legal Expenses included
- Combined MD/BI capacity up to £10 million per location
- Minimum premium £750
- Export/ROW and US/Canada extension available - a strong fit for this trade given typical export activity and international component sourcing; extension dependent on the specific goods and destination markets: max 25% of turnover

Underwriter notes: High-value component stock (particularly imported components subject to long lead times) should be declared accurately to ensure adequate sums insured

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

Jensten Underwriting (Commercial) Limited, Registered in England No: 5579631. Authorised and regulated by the Financial Conduct Authority with reference 448039. Registered address: Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs, PE29 6SR.

APPETITE GUIDE



FOOD MANUFACTURING

Accepted Risks

- ✓ Bakeries, food preparation, packing and ready-meal manufacturing
- ✓ Dairy processing
- ✓ Alcoholic and non-alcoholic beverage production (excluding distilling/high-proof spirits)
- ✓ Manufacturing operations with documented HACCP or equivalent hygiene/food safety management
- ✓ Refrigerated and cold storage facilities integral to the manufacturing process
- ✓ Businesses supplying retail, wholesale, foodservice and export (ambient/packaged goods) markets
- ✓ Seasonal production businesses with fluctuating stock and throughput
- ✓ Co-packing and contract manufacturing operations

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.

Declined / Referred Risks

- ✗ Pharmaceutical manufacturing and hazardous goods manufacturing
- ✗ Grade I listed premises
- ✗ Primary meat slaughter/abattoir operations
- ✗ Distilling or production of high-proof spirits
- ? High-risk deep-fat frying operations without documented suppression systems - underwriter referral
- ? Operations without evidence of HACCP or equivalent food safety accreditation - underwriter referral

When you submit an RFQ, include:

- *A description of manufacturing/processing activity*
- *HACCP or hygiene accreditation status*
- *Refrigeration/cold storage set-up and any backup power or breakdown maintenance arrangements*
- *Declared stock values (raw material, WIP, finished/perishable goods)*
- *Export markets if any*
- *3-5 years' claims history*

COVER HIGHLIGHTS & CAPACITY

- Material Damage (MD) - also available standalone
- Business Interruption (BI) - aligned to MD
- Liability cover - available alongside MD and BI
- Legal Expenses included
- Export extension can be considered for ambient/packaged goods reaching ROW and US/Canada markets, dependent on the product
- Minimum premium £750
- Combined MD/BI capacity up to £10 million per location

Underwriter notes:

- Refrigeration/freezer breakdown and consequential deterioration of stock cover is a key requirement for this trade
- Contamination/product recall exposure sits partly outside standard Commercial Combined - flag to clients as a potential separate consideration
- Seasonal stock uplift 25% Nov/Dec & 1-14 Jan (i.e. 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

Jensten Underwriting (Commercial) Limited, Registered in England No: 5579631. Authorised and regulated by the Financial Conduct Authority with reference 448039. Registered address: Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs, PE29 6SR.

APPETITE GUIDE



PLASTICS MANUFACTURING (UPVC)

Accepted Risks

- ✓ Fabrication of UPVC windows, doors, frames and conservatories from extruded profile
- ✓ Cutting, welding and fabrication of finished window/door units
- ✓ Foiling, spray-coating and colour-finishing of profile and frames
- ✓ Glazing unit (double/triple glazing) assembly on-site
- ✓ Storage of finished units, raw profile and insulation/foam components
- ✓ Hardware fitting and finishing operations
- ✓ Businesses supplying trade, retail and export markets
- ✓ Machinery breakdown for extrusion and fabrication lines can typically be considered

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.

Declined / Referred Risks

- ✗ Pharmaceutical manufacturing and hazardous goods manufacturing
- ✗ Grade I listed premises
- ✗ High-hazard classes: explosives, nuclear, aviation, safety-critical automotive component manufacture
- ✗ Uncontrolled hot-works or welding processes without documented permit-to-work
- ? Primary PVC compounding, polymerisation or chemical manufacture of raw resin - underwriter referral
- ? Recycling or reprocessing of PVC waste material - underwriter referral

When you submit an RFQ, include:

- *Description of fabrication processes (cutting, welding, foiling/coating)*
- *Machinery age and maintenance regime*
- *Declared stock values across raw material/WIP/finished goods*
- *Export markets and approximate export turnover if applicable*
- *3-5 years' claims history*

COVER HIGHLIGHTS & CAPACITY

- Material Damage (MD) - also available standalone
- Business Interruption (BI) - aligned to MD
- Liability cover - available alongside MD and BI
- Export/ROW and US/Canada extension available - this is a genuinely relevant differentiator for UPVC and plastics manufacturers, many of whom ship finished units or components overseas. Extension is dependent on the specific goods and destination markets max: 25% of turnover
- Legal Expenses included
- Combined MD/BI capacity up to £10 million per location
- Minimum premium £750

Underwriter notes:

- High stock values (raw profile, WIP and finished units) are common in this trade - declare accurately, as stock throughput may affect terms
- Heat and fire risk from welding/fabrication processes may attract risk improvement requirements at underwriting discretion

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

Jensten Underwriting (Commercial) Limited, Registered in England No: 5579631. Authorised and regulated by the Financial Conduct Authority with reference 448039. Registered address: Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs, PE29 6SR.

0796 Nov. 26