JENSTEN
UNDERWRITING



FOOD MANUFACTURING
COMMERCIAL COMBINED - APPETITE GUIDE

Food manufacturers are a trade we want to see more of - bakeries, food preparation and packing operations, ready-meal producers and beverage manufacturers all bring stable, well-regulated operations that fit naturally into Commercial Combined, provided the policy actually reflects how these businesses lose money: spoiled stock, a failed compressor, not just fire and flood.

We built our appetite for this class around that reality rather than treating food manufacturing as an afterthought bolted onto a standard property wording.

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

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