JENSTEN
UNDERWRITING



PLASTICS MANUFACTURING (UPVC)

COMMERCIAL COMBINED - APPETITE GUIDE

UPVC and plastics manufacturers - window, door, frame and conservatory fabricators - are a trade we actively want more of. It's a sector with real technical risk that too many underwriters price nervously or decline outright rather than understand.

We'd rather get into the detail of the process than apply a blanket loading, and with export being a genuine feature of this trade, our ability to follow goods into ROW and US/Canada markets makes us a materially different proposition here.

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

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