

P⁷+C³
PROPERTY & CASUALTY



Risk Appetite

Select to view:

Standard Covers Available



**Property
Damage**



**Business
Interruption**

Combined £ 15m per location



**All Risks - Specified
Items**

£ 25k per item



Goods in Transit

£ 15k per load



Loss of Money

£ 5k



Loss of License

£ 100k



**Refrigerated
Stock**

£ 5k



Public Liability

£ 10m



Employers' Liability

£ 10m



Products Liability

£ 10m



Legal Expenses

£ 100k



Terrorism

available

Industries in Appetite

Select an industry to view summary:

Offices



Examples of target appetite:

Accounting and auditing	Design services
Administration	Estate agents
Architects	Insurance
Planning	Investments
Banking	Marketing
Finance	Public Relations
Consultants	Secretarial services

Positive risk features:

Standard or superior construction
Fire alarm – bells only or linked
Security alarm – bells only, linked (depending on area)

Declines:

Property – money lending; crypto-currencies; precious metal dealers
Casualty – adoption societies; recruitment companies/employment agencies; tour operators; virtual reality technology/development
Reduced capacity (property section) for partly combustible buildings
Restricted appetite for combustible panels and Grade II listed buildings
No appetite for Grade I listed buildings

Cover available | not available



Property
Damage



Business
Interruption



All Risks -
Specified Items



Goods in
Transit



Loss of
Money



Loss of
License



Refrigerated
Stock



Public
Liability



Employers'
Liability



Products
Liability



Legal
Expenses



Terrorism

Retail



Examples of target appetite:

Department stores	Clothing stores
	Grocery stores
Supermarkets	Newsagents
Speciality stores	DIY/hardware stores
Showrooms	
Outlets	Off-licence
Home improvement	Working from home businesses
Boutique	

Positive risk features:

Standard or superior construction
Fire alarm – bells only or linked
Security alarm – bells only, linked (depending on area)

Declines:

Property – market traders; hire shops and 2nd hand good stores other than charity shops

Casualty – baby and children goods (other than clothing); protective and safety gear; safety equipment and critical parts; watercraft; airplanes; virtual reality

Reduced capacity (property section) for partly combustible buildings

Restricted appetite for combustible panels and Grade II listed buildings

No appetite for Grade I listed buildings

Cover available | not available



Property Damage



Business Interruption



All Risks - Specified Items



Goods in Transit



Loss of Money



Loss of License



Refrigerated Stock



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Employers' Liability



Products Liability



Legal Expenses



Terrorism

Hotels & Accommodation



Examples of target appetite:

Licensed hotels

Unlicensed hotels

Guest houses

Bed and breakfasts

Positive risk features:

Standard or superior construction

Risks to be within 5 miles of Fire Brigade

Maximum total sum insured including BI uplifts £ 2.5m for risk with frying ranges unless fitted with an automatic fire suppression system & adhering to TR19 standards

Maximum total sum insured including BI uplifts £ 7.5m if risk has timber floors

Maximum total sum insured including BI uplifts £ 10m if risk is purpose built with concrete floors

Seasonal hotels will be considered (speak to an underwriter)

Declines:

Non standard buildings

Combustible panels

Self catering

Camp sites or chalets

Youth hotels or housing for DSS

Hotels being used for refugees

Wet sales turnover exceeds food & accommodation

Listed buildings

Risks located in the Isle of Man or Channel Islands

Risks with nightclubs, discos etc.

Cover available | not available



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Terrorism

Restaurants & Cafes



Examples of target appetite:

Restaurants

Cafes

Tea rooms

Coffee shops and Delis

Positive risk features:

Standard or superior construction

Licensed or unlicensed

Restaurants with 3rd party
delivery systems

Good hygiene rating – 4 and above

Multi-tenanted buildings with standard
or superior construction or part of
shopping centre

Partly combustible will be considered

Declines:

Bars and nightclubs

Non standard buildings; pubs;
bars and nightclubs

Combustible panels

Listed buildings

Risks located in Isle of Man or
Channel Islands

Cover available | not available



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Terrorism

Warehousing & Wholesale



Examples of target appetite:

Fruit and vegetables

Drinks and dry/tinned foods

Metal products

Finished products – non combustible

Glass/ceramics/marble/
stone/masonry

White goods (ex fridge freezers)

Positive risk features:

Standard or superior construction

Storage height – under 8m

Sprinklers – if required by size of
warehouse

Category 1-3 goods providing adequate
fire protections are in place

Preferred that all goods are sourced in
the UK or EEA

Declines:

Composite panels where we do not know
the type used for construction/insulation

High volume of work away or installations

Livestock

Any risks containing explosives, toxic or
highly flammable goods

Restricted appetite for goods sourced
by the proposed insured outside of the
UK or EEA

No appetite for safety critical products,
aerospace or toys and games

Cover available | not available



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Terrorism

Education



Examples of target appetite:

Business schools

Adult education

Computer and language schools

Academies

Positive risk features:

Standard or superior construction

Multi-tenanted buildings – provided other occupants are similar in nature i.e. office or retail risks

OFSTED reports should be positive

Partly combustible will be considered

Grade II listed buildings will be considered

Declines:

Casualty – any education for children; trade schools

Primary and Secondary schools

Colleges

Universities

Non-standard buildings

Combustible panels

Grade I listed buildings

Cover available | not available



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Terrorism

Care Homes



Examples of target appetite:

Supported living

Care homes for the elderly, physical disabilities and/or dementia

Retirement homes

Positive risk features:

CQC reports detailing favourable levels of risk management

Purpose-built premises or converted large houses construction types

Standard or superior construction

Multi-tenure buildings providing all tenants are connected to the care home (e.g. small shops, hair and beauty)

Declines:

Casualty – only property owners liability will be considered

Homes specialising in children or young adults

Reduced capacity (property section) for partly combustibile buildings

Restricted appetite for combustibile panels and Grade II listed buildings

No appetite for Grade I listed buildings

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Terrorism

Personal Services



Examples of target appetite:

Hairdressers and barbers

Beauty salons and nail bars

Professional spas either in isolation
or as a franchise within hotels

Funeral homes and undertakers

Positive risk features:

Superior, standard or partly
combustible construction

Standard beauty treatments

Saunas providing modern, well
maintained with fire safety check
systems in place

Solarium – incidental exposure only

Multi-tenanted buildings if within
hotels or modern shopping centres

Declines:

Any invasive or intrusive procedures;
lasers, electrolysis; semi-permanent
make-up, tattooing etc.

Non-standard buildings

Combustible panels

Cover available | not available



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Terrorism

Medical Rooms & Centres



Examples of target appetite:

General practioners
Dentists
Chiropractors
Medical centres/consultants
Psychiatrists; counsellors
Hypnotherapy
Occupational therapists
Physiotherapy

Positive risk features:

Purpose-built premises or converted large houses
Private houses based businesses providing coverage only for contents directly owned/used by the business
Multi-tenanted buildings with standard or superior construction and part of a shopping centre or similar
Excellent physical security and alarm protection if drugs kept on premises
Partially combustible buildings considered

Declines:

Buildings or private contents for businesses operating from private dwelling houses
Medical malpractice, professional indemnity
Invasive or intrusive procedures
Non standard buildings
Combustible panels

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Terrorism

Photography & Publishing



Examples of target appetite:

High street photography

Studios for family, ID and passport photography

Digital printing

High street digital printers

Publishing and media

Positive risk features:

Minimal or no traditional photograph development on site

Small print and photography shops with standard or superior construction or part of a shopping centre or similar

Partially combustible buildings considered

Declines:

Newspapers or industrial printing risks

Inching and crawling exposures

Extreme sport photography

No cover for errors and omissions, libel and slander

Extreme photography (e.g. drones or working at height or in dangerous surroundings)

Non standard buildings

Combustible panels

Cover available | not available



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Terrorism

Manufacturing



Examples of target appetite:

Modern digital printing

Metalworking

Engineering

Electronics

Assembly eg. uPVC/metal windows

Cutting marble/stone/masonry

Positive risk features:

Modern industrial units

Superior or standard construction of premises

Processes not involving excessive use of combustible materials

Minimal work away

Minimal/incidental exports to North America

Formal written and tested disaster recovery plan

Formal health and safety, training and PPE in place

Declines:

Excessive storage of raw materials or finished goods

Multi-tenure buildings or old mills

Modern plastic risks (cautious)

Manual or non-CNC woodworking

Any products involving safety critical parts, toys or other high Products

Liability exposures

Non-ferrous metal operations without excellent physical security and alarm protections

Restricted appetite for unattended processes or machinery

Cover available | not available



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