

Appetite Overview



PROPERTY

Target Clients:

Food & Beverage manufacturers, importers, wholesalers, raw ingredient suppliers, dry goods & ingredient manufacturers, coffee roasters, soft drinks, mineral waters, pasta, noodles, cereal, edible oils, marinades, sauces, small/independent supermarkets & groceries, breweries, wineries, distilleries, hotels, coffee roasters, soft drinks/mineral water producers.

Key Details:

- **Asset Values:** Up to \$200m | Loss Limit: Up to \$100m
- **Wording:** ISR Mark IV + endorsements
- **Security:** Lloyd's & company market

LIABILITY

Target Clients:

Food & Beverage manufacturers, transporters, importers, wholesalers, raw ingredient suppliers, dry goods & ingredient manufacturers, coffee roasters, soft drinks, mineral waters, pasta, noodles, cereal, edible oils, marinades, sauces, small/independent supermarkets & groceries, breweries, wineries, distilleries, pubs, bars, taverns, hotels, wine & gin bars, retail, agriculture, accommodation, cafes/restaurants, trades, services to mining, transport & storage, health, wholesale, manufacturing, finance & insurance, business services, property owners and more.

Key Details:

- **Limits:** Up to \$50m (Food & Beverage), \$20m (Pubs/Bars/Hotels & Miscellaneous)
- **Minimum Premium:** \$5,000 | **Minimum Turnover:** \$500k
- **100% underwritten by Lloyd's**

Exclusions: Aerospace, aircraft, asbestos, aviation, bioscience, boats >20m, clinical trials, contaminated sites, offshore risks, nightclubs, adult entertainment, tobacco, playground manufacturing, caravan parks, and more.

PRODUCT RECALL

Target Clients:

Food & Beverage, consumer goods and restaurants.

Key Details:

- **Limits:** Up to \$15m
- **Minimum Premium:** \$5,000 | 100% underwritten by Lloyd's
- Crisis management consultancy included

Coverage Includes:

- Accidental contamination | Product tampering/extortion
- Alleged contamination | Intentionally impaired ingredients
- Government recalls | Adverse publicity

WHY PARTNER WITH US

- In-house risk management capabilities to help your clients pre and post event
- Expertise in Food & Beverage sector
- Flexible limits tailored to exposure
- Fully underwritten by Lloyd's
- Customised coverage solutions designed for your clients' unique operations
- Industry-focused knowledge that helps navigate regulatory and operational risks
- Fast, responsive underwriting to keep your deals on track
- Appetite for both standard and challenging food & beverage risks

Fast, flexible, and built for today's evolving risk landscape— we're the underwriting partner you can rely on.

Smart solutions. Expert Underwriting. Always Ready.

Get in touch

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Property Appetite Guide



PROPERTY

- Cover geared to specific and unique Food and Beverage industry segments
- Catering for risks with asset values of up to \$200m or a loss limit of up to \$100m (capacity geared to exposure)
- Base wording ISR Mark IV plus applicable endorsements
- Lloyd's and company market security

APPETITE

- Coffee roasters
- Soft drinks, mineral waters
- Breweries, wineries, and distilleries
- Dry goods, ingredients manufacturers
- Pasta, noodles, cereal
- Edible oils, marinades, sauces
- Small and/or independent supermarkets and groceries retailers
- EPS risks

While we have no specific minimum asset requirements any policies issued will be based on an ISR and standard sublimit scaled back to suit the size of the client and/ or exposures.

OUTSIDE OF APPETITE

Boarding Houses / Backpackers / Island Risks / Nightclubs / Discos / Adult Entertainment / Paint and Varnish Factories / Plastics processing / Recycling including redemption centres / Saw Mills / Scrap Metal Dealers / Tyre retailing and wholesaling.

Please note that our appetite does not extend to substandard construction exposures where food and beverage safety is at risk, such as issues related to asbestos or inferior construction practices.

Additionally, we do write other classes of business, including liability and product recall. We would be happy to share more information on these areas if you are interested.

Reach out to our underwriting team, we are ready to help you navigate complex property risks with smart solutions and confidence.

Get in touch

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Liability Appetite Guide



FOOD AND BEVERAGE

- Able to offer limits up to \$50m
- \$5,000 preferred minimum premium
- Minimum turnover of \$500k
- 100% underwritten by Lloyds
- Food & Beverage Manufacturers/
Transportation, Importing & Wholesaling of
food products, Supply of raw ingredients,
Dry goods, Ingredients manufacturers,
Coffee Roasters, Softdrinks, Mineral
Waters, Pasta, Noodles, Cereal, Edible Oils,
Marinades, Sauces, Small and/or
Independent Supermarkets and Groceries
Retailers, Breweries, Wineries & Distilleries

MISCELLANEOUS

- Able to offer limits up to \$20m
- Able to look at excess layers
- \$5,000 minimum premium
- Minimum turnover of \$500k
- 100% underwritten by Lloyds
- Retail, Agriculture, Accommodation,
Cafes / Restaurants, Trades, Services to
Mining, Transport & Storage, Health,
Wholesale, Manufacturing, Finance &
Insurance, Business Services, Property
Owners and more.

HOSPITALITY

- Able to offer limits up to \$20m
- \$5,000 minimum premium
- Minimum turnover of \$500k
- 100% underwritten by Lloyds
- Pubs, Bars, Taverns, Hotels, Wine & Gin bars

OUTSIDE OF APPETITE

Aerospace, Aircraft, Asbestos, Aviation, Bioscience, Blood products, boats (exceeding 20 metres), builders warranty, clinical trials, contaminated sites, Mining operations, pharmaceuticals, Off-shore Risks, Nightclubs, Amusement Ride Operators, Residential & Commercial Builders, Tattoo Parlours, Tobacco, Adult Entertainment, Fire Fighting or backburning, Children's Products, Playground Manufacturing & Installation, Caravan Parks.

Reach out to our underwriting team, we are ready to help you navigate complex liability risks with smart solutions and confidence.

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Product Recall Appetite Guide



PRODUCT RECALL COVERAGE

- Stand Alone Product Recall
- Able to offer limits up to \$15m
- Crisis management consultancy service
- \$5,000 minimum premium
- 100% underwritten by Lloyds

PRODUCT RECALL APPETITE

- Food and beverage
- Consumer goods
- Restaurants

BROAD WORDING INCLUDES

- Accidental contamination
- Product tampering
- Product extortion
- Alleged contamination
- Intentionally impaired ingredient
- Government recall
- Adverse publicity

Reach out to our underwriting team, we are ready to help you navigate complex product recall risks with smart solutions and confidence.

Stand Alone Product Recall vs. Liability Expense Extension

	Recall Express in a Product Liability Policy	Product Recall Policy
Accidental Contamination	✓	✓
Malicious Tampering	X	✓
Product Extortion	X	✓
Government Recall	X	✓
Advertising, Transport and Destruction	✓	✓
Consultant and Advisor Costs	X	✓
Defence Costs	X	✓
Replacement Costs	X	✓
Retailer Recall Costs	X	✓
Rehabilitation Expenses	X	✓
Third Party Financial Loss (via endorsement)	X	✓

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