

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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