price forbes

Property, Stock-Throughput & Terrorism Facility

The first integrated London facility uniting Property, Stock Throughput & Terrorism to provide 100% solutions for SMEs.

Purpose

We propose a **combined Property and Stock Throughput (STP) and Terrorism (S&T) insurance facility** designed to deliver seamless protection for fixed assets, inventory, and goods in transit. By integrating these coverages into a single solution, the facility eliminates gaps, reduces administrative complexity, and supports efficient underwriting. Market analysis highlights a clear opportunity for this approach, enabling us to offer clients a distinctive product that strengthens risk management and simplifies insurance placement.

Core appetite

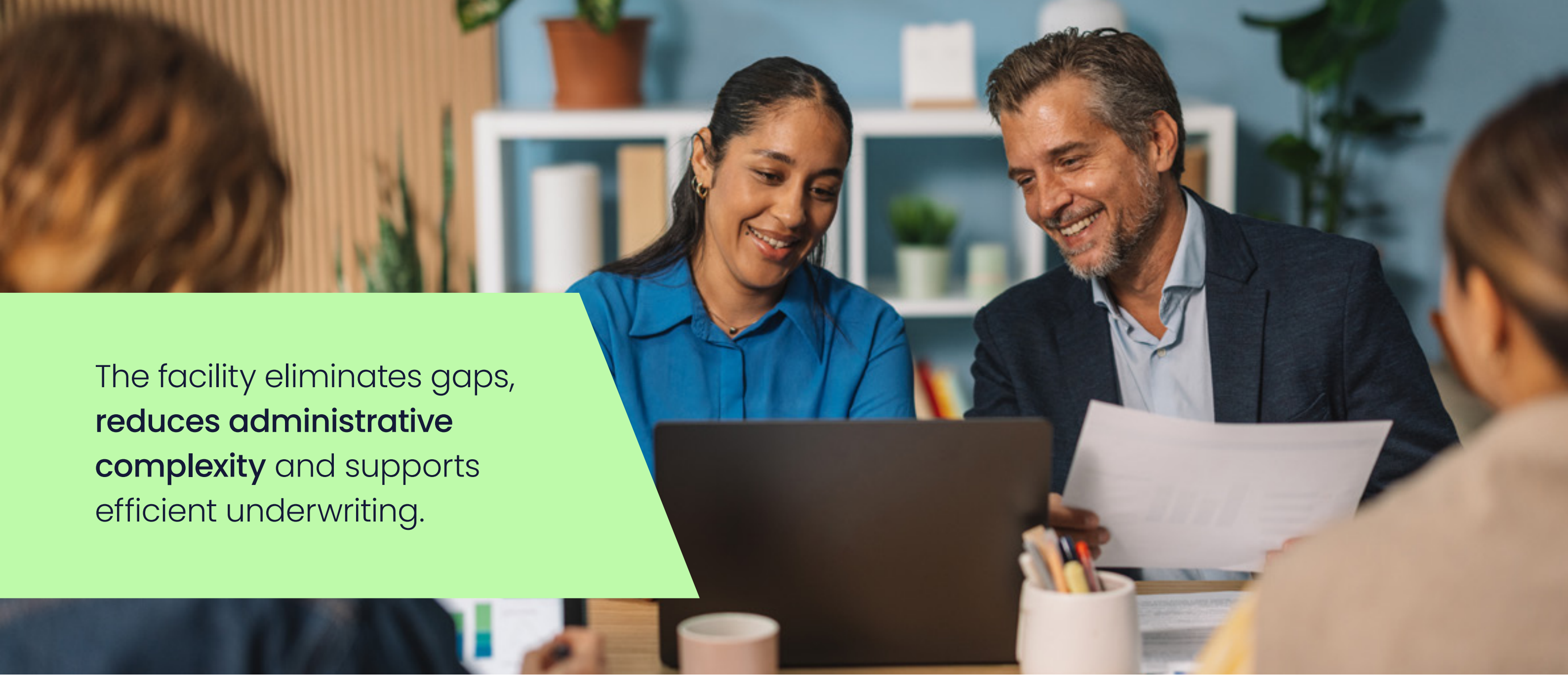
The facility is tailored for **Small and Middle Market businesses** with sub 1 billion in total insured values operating in stable, diversified sectors with strong risk controls, including:

- **Light & heavy manufacturing**
- **General industrial/commercial**
- **Agriculture**
- **Forestry products**
- **Food & beverage**
- **Wine & bourbon**
- **Clothing & apparel**

Highlights:

- Unified all risks Property and Stock Throughput coverage via a single Lloyd's syndicate, reducing administrative burden, and eliminating coverage gaps.
- Exclusive automated follow support providing fast turnaround times
- Insured's benefit from tailored coverages and class specific rates for their assets
- Joint deductible to provide financial certainty for Insureds in the unfortunate event of a loss.

We offer clients a distinctive product that **strengthens risk management and simplifies insurance placement.**



The facility eliminates gaps, **reduces administrative complexity** and supports efficient underwriting.

Risk profile

- **Property:** Operations with robust fire protection, advanced security, and disaster recovery planning.
- **Stock:** Controlled storage environments, seasonal fluctuation management, and segregation of high-value items.
- **Transit:** Secure logistics partners, route risk assessments, and real-time tracking systems.

Risk management

- Comprehensive fire suppression and security protocols.
- Vendor and supply chain risk controls.
- Favourable claims history with low frequency and severity.
- Ongoing compliance and audit processes to reinforce underwriting confidence.

Structure

- **Indicative Limits:** Up to USD 25,000,000 for Property (Section 1), USD 25,000,000 for Stock Throughput (Section 2) and USD 50,000,000 for Terrorism and Sabotage (Section 3)
- **Deductibles:** Negotiated per declaration, aligned with client risk tolerance.
- **Preferred Insurer Panel:** 100% Lloyd's "A" London security

Interest Exclusions

To maintain underwriting discipline and ensure profitability, the following exposures will be excluded:

- **Habitational risks**
- **Vehicles**
- **Primary temperature-sensitive pharmaceuticals** (unless incidental <25% of TIV)
- **Livestock**
- **Cannabis**
- **Product rejection coverage**
- **Satellite pre-launch risks**
- **Binding authorities / master policies**

In respect of Section 3:

- Land or land values.
- Power transmission, feeder lines or pipelines not on the Insured's premises.
- Aircraft or any other aerial device, or watercraft.
- Any land conveyance, including vehicles, locomotives or rolling stock.
- Animals, plants and living things of all types.

Contact us today:
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