

COMMERCIAL RISK MANAGED APPETITE GUIDE



SECTOR	SUB-SECTOR	RISKS IN APPETITE	RISKS OUTSIDE OF APPETITE
MANUFACTURING	METAL	<p>229 TRADES INCLUDING BUT NOT LIMITED TO: Aluminium wholesale Amplifier manufacturers Art metal workers Baking machinery manufacturers, fitters, and repairers Blacksmiths Brass workers and finishers (not foundries) Braziers Cable (not electric) manufacturers Catering equipment manufacturers Coppersmiths Door and window manufacturers and installers Electrical appliance manufacturers 'white' goods Electrical component manufacturers Engine manufacturers (ex-product liability) Food processing and packing equipment manufacturers Foundries Furniture manufacturers metal Gymnasium equipment manufacturers Iron and steel Production Lighting manufacturers Medical equipment manufacturers (non-invasive) Metal fabricators Metal polishers Metal rollers Metal spinners Microwave oven manufacturers Mobile phone manufacturers Mobility equipment manufacturers Nail and screw manufacturers Pattern makers Pneumatic engineers Rivet manufacturers Scaffolding manufacturers Steel rolling mill Tinsmiths Tool grinders Toy manufacturers metal Trailer manufacturers Type founders Welders (as a separate trade) Wire rope and cable manufacturers</p>	Aluminium production Engine manufacturers (product liability) Generating plant manufacturers Pressure vessel manufacturers Shipbuilders
	PLASTICS AND RUBBER	<p>17 TRADES INCLUDING BUT NOT LIMITED TO: Door and window manufacturers Hose manufacturers Pipe manufacturers Plastic extrusion risks Rubber goods manufacturers (£7.5 million MD/BI total sum insured limit)</p>	Blown film extrusion Foam and foam goods manufacturers/converters GRP/fibreglass goods manufacturers Plastic injection moulding Plastic goods wholesalers Plastic packaging
	TIMBER	<p>36 TRADES INCLUDING BUT NOT LIMITED TO: Barrel manufacturers (wooden) Basket manufacturers Billiard table manufacturers Boat builders and repairers wood (no sea trials) Box and packing case manufacturers wooden Brush and broom manufacturers (wooden) Cabinet makers (wooden) Engravers wood Fireplace manufacturers and installers Furniture manufacturers Garden shed manufacturers and installers Office partitioning manufacturers Pattern makers (wooden) Picture frame manufacturers Plywood and laminated wood board manufacturers Wheelwrights (wooden) Wood mould manufacturers Woodboard manufacturers Woodenware manufacturers and turners</p>	Fencing manufacturers Pallet manufacturers Sawmills Timber merchants/treatment manufacturers
	PAPER AND CARDBOARD	Pattern markers (paper) Paper wholesalers	All other paper and cardboard trades
	GLASS	Bottlers — glass Engravers glass Glass bevellers Glass blowers Glass bottle and jar manufacturers Glass cutters Glass safety/security/windscreen glass manufacturers Lens manufacturers (glass) not contact lenses Spectacles manufacturers	All other glass manufacturers
	FOOD	All general food manufacturing risks Risks with no exposure to non-LPCB-approved panels Wholesale butchers	Abattoirs Animal renderers Risks with significant deep fat frying Risks with significant non-LPCB-approved panels
	CHEMICALS		All chemical manufacturing risks
	TEXTILES	Clothing manufacturers Leather goods manufacturers	Non-specified textile manufacturers Textile converters

SECTOR	RISKS IN APPETITE	RISKS OUTSIDE OF APPETITE
WHOLESALE AND DISTRIBUTION	80 TRADES INCLUDING BUT NOT LIMITED TO: Bottle wholesalers glass Builders merchants Cash and carry Clothing and millinery wholesale Computer equipment wholesalers Confectionery (sweet and chocolate) wholesalers Electrical goods wholesalers — not computer equipment Fruit and vegetable wholesalers Furniture and carpet wholesale Hardware and ironmongery wholesalers Pet food wholesalers Plumbers merchants Pharmaceutical wholesalers (ex-product liability) Safety and protective clothing wholesalers Stationery wholesalers Steel stockholders Wine, spirit, and beer wholesalers	Fuel distributors Plastic goods wholesalers Self-storage Transit warehouses Tobacco wholesalers
RETAIL	47 TRADES INCLUDING BUT NOT LIMITED TO: Antiques Bakers Butchers Clothing Computers Cosmetics DIY Frozen foods Guns luggage Pharmacies Off licences Pet supplies Security equipment Shoes Sports Toys	Petrol pump proprietors
SERVICES	98 TRADES INCLUDING BUT NOT LIMITED TO: Advertising agencies Animal hospitals and homes (domestic pets) Antique restorers and repairers Architects (inc site visits) Artwork designers Beauticians and beauty parlours ex treatment Bookmakers Car park proprietors Catering contractors (not offshore/aviation) Catteries Cemeteries and crematoria Chiropodists (ex treatment risk) Commodity brokers Community halls and centres Computer bureau and software designers/writers Computer engineers Conference, function, or exhibition rooms or halls Consulting engineers Contract packers (not specialist goods) Dentists (ex treatment) Doctors Driving schools Dry cleaners Estate agents (not auctioneers) Facilities management companies Finance houses Grit blasters Hairdressers ex treatment Hirers amusement and gaming machines (not fairground rides etc.) Hirers camping equipment and tents Hirers DIY equipment/tools (inc tools) Hirers domestic electrical goods/kitchen equipment Hirers office equipment Hirers pedal cycles Hirers portable buildings, sheds, etc. Hirers vending machines Hirers clothing, fancy dress, theatrical costumes, and props Kennels (boarding) Leasing companies Libraries Loss adjusters Manicurists (ex treatment) Offices (not loss adjusters/architects/banks) Opticians (ex treatment) Osteopaths (ex treatment) Pathologists Photographers studio work only Photographic processors Physiotherapists (ex treatment) Recording studios Research laboratories (no animal testing) Stockbrokers Surveyors (ex asbestos) Training centres Travel agents Veterinary surgeons	Airlines or airport operators Airports Agent Care homes Education Forwarding and shipping Heavy plant hires Hauliers Laundries Local authorities Railways
CONTRACTORS	Majority of building contractors (other than those outside of appetite)	Asbestos All other specialist high-risk contractors Basement conversion Civil engineers Demolition HVAC Mining/drilling Roofing Railway Scaffolding Tree surgeons Tunnelling Waterway diversion

SECTOR	RISKS IN APPETITE	RISKS OUTSIDE OF APPETITE
LEISURE AND HOSPITALITY	Amusement arcades Bowling alleys Cinemas Clubs Concert halls Gymnasiums Golf clubs Hotels Racecourse/racetracks Restaurants/cafes Sports arenas/stadia Swimming pools and pool operators Sports goods manufacturers	Adventure playgrounds Amusement and theme parks and fairgrounds Circuses and travelling showmen Clubs (amateur) contact sports Holiday camps Nightclubs/discotheques and lap dancing/sex clubs Ski slopes (dry) Snooker/billiard halls Sports and leisure centres Theatres, music halls, and dramatic societies
WASTE AND RECYCLING		All trades
PROPERTY OWNERS	Follows appetite of occupations as above	Follows appetite of occupations as above

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