

Food and Drink

A flexible approach

At Oval Insurance Broking (Oval) we are flexible in our approach towards placing insurances for the Food and Drink industry. We will conduct a thorough examination of your particular business needs, allowing you to benefit from a bespoke, tailored insurance programme.

Utilising our expertise within this industry we are able to arrange cover in the following areas:

- Property damage, including panelled and insulated structures
- Business interruption and business recovery
- Book debts
- Machinery breakdown
- Deterioration of stock
- Employers Liability
- Public Liability
- Product Liability
- Product recall
- Environmental Liability
- Internet and e-commerce covers
- Goods in transit and marine cover
- Motor fleet
- Stock and third party storage covers
- Directors and Officers Liability
- Employment Practice Liability

We are able to arrange bespoke insurance solutions for a broad range of Food and Drink groups including:

- Manufacturers and processors
- Wholesalers and distributors
- Bakers
- Ingredient suppliers
- Confectioners
- Crisp and snack manufacturers
- Dairies
- Drink producers
- Brewers of beers, wines and spirits
- Independent breweries
- Fish and seafood producers
- Meat and poultry producers
- Preserves, spreads and sauce producers
- Ready meals and dessert producers
- Vegetarian foods and speciality producers

Industry solutions

Oval are able to offer bespoke insurance solutions and arrange insurance and risk management solutions for areas of concern to the industry such as:

- Insulated buildings and cold stores including panelled risks
- High stack and narrow aisle risks
- Sprinklered and non-sprinklered
- Refrigerated or ambient warehousing
- Oven, machinery and plant dependent processes
- Cooking and processing
- Full explosion, fermentation and spontaneous combustion covers
- High capacity "shed" warehousing
- International marine movements, including bulk commodity movement and storage
- Fleet expertise for both Distribution and Sales vehicle fleets
- Terrorism/action groups



Product recall

Oval can arrange full product recall covers compliant with requirements to adhere to Rapid Alert Systems (RAS) for Food and Feed products, which is crucial following the introduction of EC 178/2002. Full crisis management support services and both legal and PR support is provided throughout.

Business recovery

The Food and Drink industry is one of the most competitive areas of commerce in the UK. Recovery services are available from Oval, assuring the ongoing success of your company in the event of a major loss. Legal, PR and full recovery support services are provided by our panel of Food and Drink underwriters.

Environmental liabilities

We have specialist environmental capabilities to deal with this increasingly important area of cover. Losses arising within the Food and Drink sector in recent years have included a number of claims following the release of liquids into rivers including milk, fruit juices and effluent, all of which have a significant environmental impact.

Warehousing

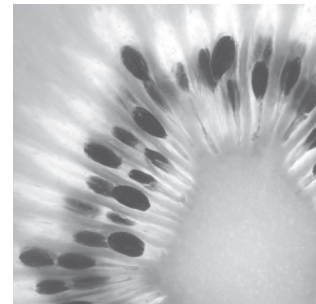
There have been a number of highly publicised and extremely costly claims arising from fire at modern high capacity "shed" warehousing. We have considerable experience in providing insurance solutions for these sites where the values at risk often require unconventional insurance arrangements. Oval can provide practical risk management solutions to significantly reduce the likelihood of loss from spread of fire.

Liability

We work extensively with our clients to improve Employer's Liability ratings and reduce exposure to risk. We have Health and Safety consultants available to assist you in improving systems and understanding of risks faced by staff and customers.

Fire and explosion

We can arrange specific policy wordings to insure businesses against fire, which may arise from spontaneous fermentation or from the preparation of foodstuffs using cooking processes. Cover is also available for explosion arising from the storage or manufacture of foodstuffs which generate flammable environments or processes resulting in fine airborne particulates.



Contact us

To discuss our flexible approach or to arrange a free and independent review of your insurance exposures, please contact:

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