



# UP INVENTORY

A digital, specialist alternative to traditional property placements



# Inventory Only

A standalone inventory—only insurance solution, designed for risks where inventory, not buildings, drives the exposure.

Ideal for wholesalers, distributors, and manufacturers.

## Coverage Summary

- **All-Risks cover for physical loss or damage**
- **Up to \$20m inventory any one location**
- **100% capacity from Houston Casualty Company (UK Branch of 42374), LIRMA H5100**
- **Fully digital, quote to bind in minutes**



### Accepted Inventory Types

**Manufactured Goods** Textiles, Semiconductors, Consumer Electronics/ White Goods, Beer Distributors, Beer Manufacturers, Finished Processed Foods, Foods Non-Temp Sensitive, Fertiliser, Chemicals & General Consumer Goods.

**Machinery** Air Spares, Oil & Gas, Industrial & Light.

**Hard Commodities** Wood/ Timber & Fertiliser.

**Soft Commodities** Frozen/ Chilled Foods, Foods Non-Temp Sensitive & Chemicals.

**Metals & Ores** Ferrous & Non/ Ferrous.

**Oil** Oil-Crude & Oil-Products.



## Core Selling Points

**Broader coverage** than domestic property markets with Earthquake & Flood included.

**Lower deductibles** than typical CAT-exposed property placements (flat values, not % of TIV).

**Creates an additional CAT tower** by separating inventory from the property program.

**Selling Price valuation** enhances loss recovery and provides a quasi-BI benefit.

## Key Use Cases

**Stock-heavy operations;** wholesalers, distributors and manufacturers.

**Property carve-outs** – place inventory separately using specialist cargo capacity.

**CAT-exposed warehouses** where domestic markets restrict limits or impose large deductibles.



### Things to Know?

**This is a full value policy**

**Minimum premium starts at \$7,500**

### Why Choose Us?

#### Quick and Flexible Quotes

Tailored options that suit client needs at competitive prices.

#### Dedicated Support

A personal account handler to address your queries.

#### Simplified Management

Manage clients, quotes, and renewals effortlessly through UP Digital's platform.



## Referral Criteria

A submission will be **referred for review** (rather than declined) if it meets one or more of the following criteria:

- **Total Inventory TIV exceeds \$50m**
- **More than 5 warehouse locations**
- **Sprinkler protection requires review**
- **Older building(s)**
- **Security measures require review**
- **Any outside storage**

### What this means for you:

You will be prompted to **share additional information** and following a quick review we may:

- Provide updated terms
- Adjust deductibles/ conditions
- Quote on a special acceptance basis

This referral process allows us to **quote more business** while continually improving and expanding the product.



### Excluded ZIP Codes

34137, 34138, 34139, 34487, 34679, 70038, 70041, 70050, 70082 & 39558.

### Inventory types currently out of scope:

Cocoa, Coffee, Cotton, Flowers, Grain, Nuts, Plants, Seeds, Soybeans, Sugar & Tobacco. Batteries (standalone), Cannabis, Cement, Coal, Containers, Drink Manufacturing (Whiskey & Wine), Fresh Produce or Perishables, Household Goods/ Personal Effects, Livestock, Military Goods, Paper/ Pulp, Pharmaceuticals, Scrap Metal, Target Goods (Computers, Fireworks, Mobile Phones Tablets & Vapes) Tyres, Vehicles & Trailers.

### Excluded Industries

Recycling Plants, Wood Sawmills/ Kilns and Nurseries.

### Excluded Locations

Any Retail Locations.



## Contact Us Today!

For more details, reach out to:

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