

Commercial Property Insurance Application

Apex Manufacturing Ltd.

January 15, 2026

SECTION 1: APPLICANT INFORMATION

Company Name: Apex Manufacturing Ltd.
Trading Name: Apex Industrial Solutions
Company Registration Number: UK-2019-8847562
Date of Incorporation: March 12, 2019
Legal Structure: Private Limited Company

Principal Address

123 Industrial Park Road
Birmingham, B15 2TT
United Kingdom

Contact Person: James Richardson, Risk Manager
Phone: +44 121 555 0198
Email: j.richardson@apexmanufacturing.co.uk

SECTION 2: BUSINESS DESCRIPTION

Primary Business Activities

Manufacturing of precision metal components for the automotive and aerospace industries.

Activity	Revenue Share	Employee Count
Automotive Parts	55%	180
Aerospace Components	30%	95
Custom Fabrication	15%	45

Annual Revenue History

Year	Gross Revenue (GBP)	Net Profit
2025	£24,500,000	£2,180,000
2024	£22,100,000	£1,890,000
2023	£19,750,000	£1,650,000

SECTION 3: PROPERTY DETAILS

Location 1: Main Manufacturing Facility

Address: 123 Industrial Park Road, Birmingham, B15 2TT

Year Built: 2008

Construction Type: Steel frame with concrete tilt-up walls

Roof Type: Built-up roofing with TPO membrane

Total Area: 45,000 sq ft

Occupancy: 100% owner-occupied

Property Values

Category	Value (GBP)
Building	£8,500,000
Machinery & Equipment	£12,300,000
Stock/Inventory	£3,200,000
Business Interruption (12 months)	£24,500,000
Total Insured Value	£48,500,000

Fire Protection Systems

- ☒ Automatic sprinkler system (wet pipe) - Last inspected: October 2025
- ☒ Fire alarm system with central monitoring
- ☒ Portable fire extinguishers throughout
- ☒ Fire doors and compartmentalization
- ☒ Emergency lighting and exit signage

Security Systems

- ☒ 24/7 manned security presence
- ☒ CCTV surveillance (32 cameras)
- ☒ Intruder alarm with police response
- ☒ Perimeter fencing with controlled access

SECTION 4: CLAIMS HISTORY (PAST 5 YEARS)

Date	Type	Cause	Paid Amount	Status
June 2023	Property	Water damage from burst pipe	£45,000	Closed
Nov 2022	Liability	Visitor slip and fall	£12,500	Closed
March 2021	Property	Minor fire in storage area	£28,000	Closed

Total Claims (5 years): £85,500

Loss Ratio: 2.8%

SECTION 5: COVERAGE REQUESTED

Coverage Type	Limit (GBP)	Deductible
Property - All Risks	£48,500,000	£25,000
Business Interruption	£24,500,000	72 hours
General Liability	£10,000,000	£5,000
Products Liability	£10,000,000	£5,000
Employers Liability	£10,000,000	Statutory

SECTION 6: DECLARATIONS

The undersigned declares that:

1. All information provided in this application is true and complete to the best of our knowledge.
2. No material facts have been omitted that would affect the insurer's decision.
3. The applicant has not had any insurance cancelled, declined, or non-renewed in the past 5 years.
4. There are no pending legal actions or regulatory investigations against the company.

Signature: _____

Name: James Richardson

Title: Risk Manager

Date: January 15, 2026

This application is subject to underwriting review. Submission does not guarantee coverage.