

# 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

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## 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
<b>Total Insured Value</b>	<b>£48,500,000</b>

### 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

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## 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

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## 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

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