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Manufacturing Insurance Review Checklist

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Manufacturing Insurance Review Checklist 2026

Machinery, stock, product liability, business interruption, cyber and supply chain checks for UK manufacturers.

Use this guide before renewal, after a major purchase, before taking on a new customer contract, or after changes in premises, product line, overseas sales, staffing or production model.

Quick review areas

Machinery and plant values; stock peaks; product liability; product recall; business interruption; supply chain dependencies; contract requirements; cyber cover; claims evidence.

Why this matters

Manufacturers can outgrow insurance assumptions quickly. New machinery, higher stock values, new products, export territories, outsourcing, customer contracts and cyber dependencies can all change the cover needed. The aim is not simply to buy more insurance. It is to make sure the structure, limits and evidence match the business as it operates today.

Official and industry sources show why this review matters in 2026. Make UK and PwC reported increased investment intentions among manufacturers, ONS data shows producer price pressure, HSE data highlights manufacturing workplace risk, and GOV.UK cyber research shows cyber insurance is now a mainstream business issue.

Insurance Review Checklist

Buildings and tenant improvements

- Check that buildings sums insured reflect reinstatement cost, not market value.
- Include demolition, debris removal, professional fees, compliance upgrades and specialist fit-out.
- If premises are leased, confirm who is responsible for tenant improvements and alterations.

Machinery, plant and equipment

- Update replacement values for CNC machinery, presses, robotics, conveyors, compressors, forklifts and testing equipment.
- Include tooling, installation, commissioning, import costs, software and leased or customer-owned equipment.
- Compare current replacement costs with historic purchase prices.

Machinery breakdown and inspection

- Check whether sudden mechanical or electrical failure is covered separately from insured property damage.
- Review temporary hire, expediting expenses, additional costs of working and loss of profit following breakdown.
- Keep statutory inspection and maintenance records aligned with insurance requirements.

Stock and seasonal peaks

- Review raw materials, components, packaging, work in progress and finished stock.
- Check customer-owned goods, goods at subcontractors and stock in third-party warehouses.
- If peak values are higher than average values, discuss declarations, seasonal uplift or specific increases.

Product liability and territories

- Confirm products, customer sectors and export territories are accurately disclosed.
- Review higher-risk products such as safety-critical components, healthcare, automotive, electrical, food or construction materials.
- Check whether US, Canada or other overseas sales need separate consideration.

Product recall and rectification

- Do not assume product liability includes recall, withdrawal, testing, transport, disposal or crisis costs.
- Review whether product recall is included, optional or excluded.
- Consider the impact of a defect on customer production lines or regulatory obligations.

Business interruption

- Set indemnity periods around realistic recovery, not just physical repair time.
- Consider planning, specialist machinery lead times, installation, commissioning, customer audits and rebuilding orders.
- Check gross profit, revenue basis, increased costs of working and dependency extensions.

Supplier, customer and utility dependency

- Identify suppliers, subcontractors, utilities, ports, logistics providers and major customers that could interrupt production.
- Review suppliers extension, customers extension, denial of access, public utilities and third-party premises wording.
- Disclose reliance on single suppliers or major customers.

Contracts and liability limits

- Compare current policy limits against customer, distributor, framework and supplier contracts.
- Look for requirements around public liability, product liability, employers liability, cyber, recall or professional indemnity.
- Flag indemnities, waiver of subrogation, additional insured or hold harmless wording for review.

Cyber and connected operations

- Check whether cover responds to ransomware, network interruption, data restoration and incident response.
- Review connected machinery, remote access, supplier portals and customer EDI links.
- Prepare evidence of MFA, backups, patching, endpoint protection and incident response planning.

Questions To Ask Before Renewal

- Have buildings, plant, machinery, stock and contents values been updated in the last 12 months?
- Would machinery lead times, installation or commissioning make a 12-month business interruption period too short?
- Are raw materials, work in progress, finished stock and seasonal peaks correctly reflected?
- Have new products, export territories or customer sectors changed product liability exposure?
- Does any contract require higher limits, specific cover extensions or special insurance wording?
- Could a supplier, subcontractor, utility failure or logistics disruption stop production?
- Does cyber cover address operational disruption as well as data incidents?
- Are product recall, rectification and withdrawal costs included, optional or excluded?
- Are maintenance logs, inspection records and asset registers ready if a claim occurs?

Information To Prepare

- Current policy schedule and statement of fact.
- Buildings, contents, machinery, plant and stock values.
- Machinery schedule, maintenance logs and inspection records.
- Turnover split by product, sector and territory.
- Customer contracts containing insurance requirements.
- Business continuity plan and key supplier/customer list.
- Cyber controls including MFA, backups and incident response plan.
- Claims history and risk improvements since the last renewal.

Sources Used

Make UK/PwC Executive Survey 2026	Investment, employment cost and manufacturing outlook context.
ONS Producer Price Inflation, April 2026	Input and output price movement affecting values and replacement assumptions.
HSE fatal injury statistics, 2025/26	Manufacturing workplace risk and safety context.
GOV.UK Cyber Security Breaches Survey 2025/2026	Cyber insurance and business cyber-risk context.

Next Step

Read the full Business Insights article at insure24.co.uk/business-insights/manufacturing-insurance-review-checklist-2026/ or review manufacturing insurance at insure24.co.uk/business-insurance/manufacturing/.