

Aviva Middle Market Solutions

Appetite guide

Manufacturing segment

For broker use only



Appetite guide

Manufacturing segment

Sub-segment	✓ What we write	! What we may consider	✗ What we don't write
Building construction material	<ul style="list-style-type: none"> Cement and concrete plaster products Concrete ready-mix Brick, clay, stone polishing Slate milling and cutting Signs, glassware, drywalls or plaster boards 	<ul style="list-style-type: none"> Plumbing supplies, valves and pipe fittings Precast beam or support Asphalt and tar products Safety glass 	<ul style="list-style-type: none"> Curtain walls Soapstone, talc Valve and pipe fittings for nuclear application
Drug and cosmetics	<ul style="list-style-type: none"> Soap powder, detergent, shampoo 	<ul style="list-style-type: none"> Perfumes, hair and skin preparations 	<ul style="list-style-type: none"> Prescription drugs Vitamins and mineral supplements Cannabis/marijuana production, cultivation and sales
Electronics	<ul style="list-style-type: none"> Radio, television, audio/video equipment, computers Communication equipment, antennae, satellite dishes Electrical products, cutting tools, machine tools accessories Clocks, camera and photographic equipment 	<ul style="list-style-type: none"> Large computer systems or mainframes Electronic components for aircraft or other Electronic games. Powered hand tools, electrical navigation systems, signaling equipment Electrical wiring 	<ul style="list-style-type: none"> Communication equipment for aircraft, railroad, radar, nuclear industry Electronic components or semi-conductor for nuclear industry Cellular phones, amusement park devices, electrical devices for application to the body Alarm and burglary systems
Metal products	<ul style="list-style-type: none"> Metal goods stamping, sheet metal, galvanizing or tinning, metal heat processing, metal foil, dyes, castings and patterns Non-electrical products – light or heavy Metal cans and containers, metal ornamentals, architectural or decorative, furniture, racks and shelves. Interior, exterior and specialty doors and windows 	<ul style="list-style-type: none"> Foundries, metal bearings for auto, rail, aircraft or marine use Metal coffins Battery manufacturing – dry or wet Cans or containers used to carry hazardous materials Aerosol containers for food or chemical contents, tanks for fuel or chemicals Metal building components Fabricated structural metal Load-bearing cables and wire ropes, welding rods Safes and vaults 	<ul style="list-style-type: none"> Product for aerospace or nuclear industry Ladders, children's furniture Metal fire suppression systems
Food and beverage	<ul style="list-style-type: none"> Fruits, vegetables, jams – canning, preserving Bakeries including pasta Soft drinks, water and other non-alcoholic beverages with no use of artificial sugars Wineries, breweries, malt houses 	<ul style="list-style-type: none"> Meat packers, canning and preserving of meat, fish processing, dairy products, frozen food, coffee, tea, spice grain products Flavour extract manufacturing, seed processors Confectionary (cocoa, chocolate or other sweets), sugar, syrup, molasses refineries 	<ul style="list-style-type: none"> Animal feed, pet food Grain products Genetically modified cereals or flower products Cookies or baking products that use of artificial sugars Meat packers – meat, poultry rendering, fish oil or fish meal manufacturing Energy drinks, distillers – liquor or alcohol

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Houseware	<ul style="list-style-type: none"> China, ceramics, porcelain, ornaments, glass (not building) – no lead use Pots and pans – excluding “non-stick coating”, specialty knives 		<ul style="list-style-type: none"> China, ceramics, porcelain, ornaments, glass (not building) – lead used Pots and pans – using “non-stick coating”
Medical equipment	<ul style="list-style-type: none"> Laboratory and medical equipment 	<ul style="list-style-type: none"> Contact lenses, eyeglasses, binoculars, safety glasses Laboratory analytical instruments Medical, dental, hospital surgical equipment or supplies 	<ul style="list-style-type: none"> Prosthetic, orthopedic, ambulation devices Operating room or treatment equipment Non-expendable equipment Hypodermic/medical use needles
Paper products	<ul style="list-style-type: none"> Bags, boxes, containers – modern Printing and publishing – not newspaper or magazines Silk screening shop – sprinklered 	<ul style="list-style-type: none"> Bags, boxes, containers for medical uses Newspaper or magazines Silk screening shop – not sprinklered 	<ul style="list-style-type: none"> Pulp and paper mills Paper converting
Precision equipment	<ul style="list-style-type: none"> Precision equipment – calibration, powered scales and meters Drafting, engineering and surveying instruments Machinist tools Tool manufacturing – hand type – not powered 	<ul style="list-style-type: none"> Laser guided and seismic equipment Precision time and radioactivity measurement and scientific instruments 	<ul style="list-style-type: none"> Aeronautical instruments
Specialty manufacturing	<ul style="list-style-type: none"> Musical instruments 	<ul style="list-style-type: none"> Broom, brush, mop, recreational products, adult hobby, artificial flowers Paintings and pictures Sporting goods, billiard tables and supplies, fishing tackles and accessories 	<ul style="list-style-type: none"> Playground, gymnastic equipment Children hobby
Textiles	<ul style="list-style-type: none"> Footwear 	<ul style="list-style-type: none"> All other 	<ul style="list-style-type: none"> Protective clothing, athletic protective equipment, safety net, safety belts, parachute and ropes Mattress, pillows, cushions, bedding, quilts
Vehicles	<ul style="list-style-type: none"> Non-operating equipment and parts for automobile, bus and truck 	<ul style="list-style-type: none"> Attachments for vehicles Trailer and camper units Operating parts for automobile, bus and truck 	<ul style="list-style-type: none"> Boat, motorcycle Critical equipment and parts for automobile, bus and truck Aircraft and components Automobile, bus, truck, motorcycle, moped, and snow vehicle