Hygiene Ratings & Insurance
Why It Matters for Your Business

What Is a Hygiene Rating?

In the UK, food hygiene ratings are issued by the Food Standards Agency (FSA) and local authorities under the Food Hygiene Rating Scheme (FHRS). After an inspection, businesses receive a rating from 0 to 5 based on their hygiene standards:

Rating	Meaning
5	Very good
4	Good
3	Generally satisfactory
2	Improvement necessary
1	Major improvement necessary
0	Urgent improvement necessary

The rating is typically displayed in the window of the premises and listed online for public viewing.

Why Insurers Care About Your Hygiene Rating

Many business owners don't realise that hygiene ratings can directly affect their insurance, particularly if you run:

- A restaurant, café, or takeaway
- A dark kitchen or food prep unit
- A bakery, butcher, or food retailer
- Any premises serving or preparing food

A low hygiene rating suggests risk exposure in multiple areas:

- Food poisoning and allergen claims
- Poor documentation and safety procedures
- Increased risk of regulatory fines or closure

Because of this, insurers may:

- Charge higher premiums for poorly rated businesses
- Impose stricter terms or higher excess
- Refuse to quote entirely for 0–1 rated outlets

What Hygiene Ratings Tell Insurers

1. Food Handling Practices

- How food is prepared, stored, cooked, and reheated
- Safe temperature control and segregation of raw/cooked food

2. Cleanliness of Premises and Equipment

- Daily cleaning routines, pest control, and waste management

3. Structure of the Building

- Walls, floors, ventilation, lighting, and layout compliance

4. Food Safety Management Systems

- HACCP in place (Hazard Analysis and Critical Control Points)
- Staff training and allergen controls
- Logs and evidence of procedures being followed

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Risks of a Low Rating

- **Public liability claims:** If a customer alleges food poisoning or allergy issues
- **Business interruption:** Closure due to environmental health action
- **Reputation damage:** Google reviews, FSA website, and local press
- **Difficulty securing insurance:** Or renewal on competitive terms

Insurance Consequences by Rating

Rating	Insurance Implications
5	Preferred risk – lowest premium, easiest to insure
4	Acceptable – may trigger review or advisory notices
3	Borderline – insurer may ask for improvement commitment
2	High risk – insurer may load premium or request inspection
1–0	Very high risk – many insurers will decline to quote

How to Improve Your Hygiene Rating (and Insurability)

1. **Document Everything**
   - Cleaning schedules, pest visits, staff training logs
2. **Stay HACCP-Compliant**
   - Implement and maintain a food safety management system
3. **Fix Structural Issues Quickly**
   - Flooring, lighting, ventilation, door seals, storage areas
4. **Regularly Train Staff**
   - Allergen awareness, temperature control, cross-contamination
5. **Get a Re-Inspection**
   - You can request a re-score after making improvements

What to Show Your Insurer

- Your current **FSA hygiene certificate**
- Details of your **food safety policy**
- HACCP documentation and staff training records
- Confirmation of pest control, deep cleaning, and ventilation checks

Extra Tip: Use Your Rating as a Sales Tool

A 5-star rating isn't just good for insurance — it builds public trust, helps on delivery platforms, and can even reduce your claims ratio, making your business more attractive to insurers long-term.

How Qudos Can Help

We work with:

- Restaurants, takeaways & franchises
- Food trucks & ghost kitchens
- Café chains and independent retailers

We can:

- Help you disclose the right risk data
- Work with insurers to secure cover despite past issues
- Review your current policy for food safety exclusions

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