



PROFESSIONAL
INDEMNITY
APPETITE

- **Flexible attitude to underwriting and premiums**
- **'Can do' approach to risk with each risk evaluated on its merit**
- **Industry-specific wordings**
- **PI and Liability covers for SME businesses**
- **£5million limit of indemnity**
- **Aggregate and any one claim wordings as standard**
- **Primary and excess layers**
- **Tailor-made schemes**

Our focus is first and foremost on quality. We can be flexible on premium but will not go "off piste" in terms of quality in the pursuit of income.

Below is a list. Those in bold are target areas where we are most likely to be flexible. We will write all others except those which are shown in *red italics*, which are the few that don't currently interest us.

ESTABLISHED PROFESSIONS

Accountants
Architects (small, especially start ups)
Architects
Civil Engineers (start ups are target)
Design & Construct (contingent)
Design & Construct (in-house design)
Loss Adjusters
Chartered Surveyors (including valuation work)
Computer Consultants
Electrical Engineers (start ups are target)
Employment Agencies
Engineers (start ups are target)
Estate Agents
Heating / Ventilating / Air Con Engineers (start ups are target)
IFAs
Insolvency Practitioners
Insurance Brokers (personal lines)
Insurance Brokers (commercial)
IT Industry
Landscape Architects
Land Surveyors
Lloyd's Managing or Names Agencies
London Insurance Market Risks
Media & Communications
Mechanical Engineers
Project Managers
Public Relations Consultants
Quantity Surveyors (start ups are target)
Reinsurance Brokers
Solicitors
Structural Engineers (start ups are target)
Valuers

OTHER, NEW OR
MISCELLANEOUS PROFESSIONS

Accident Investigator
Acoustic Consultant
Agricultural Consultant
Arbitrator
Art Directors
Auctioneer
Author
Bailiff
Business Coaching
Careers Advisory Service
Change Management Consultants
Charity
Community Action Group
Company Registrar
Company Search Agent
Conference Organiser
Consulting Chemist
Counselling Service
Court Reporter
Ecologist
Education Advisory Service
Employment / Recruitment Agent
Energy Assessors
Enquiry Agent
Event Organiser
Expert Witness
Export Consultant
Fire Protection Consultant
Food Industry Consultant
Forensic Accountant
Forestry Consultant
Freight Forwarder
Funeral Director
Genealogist
Horticultural Consultant
Human Resource Consultants
Information Bureau

PROFESSIONAL INDEMNITY APPETITE



OTHER, NEW OR MISCELLANEOUS PROFESSIONS *continued*

Interior Designer
Investigator
Land Agent
Law Centres
Law Costs Draughtsman
Law Search Agent
Lifting Equipment Tester
Literary Agent
Loss Adjuster / Assessor
Magistrate and Clerk of Justice
Management Consultant
Map Drawer
Marine Surveyors
Motor Engineer
Museum
Non-Destructive Tester
Pharmaceutical Consultant
Photographer
Photographic Library
Portable Appliance Tester
Product Designers
Quality Assurance Consultant
Records Manager
Relocation Agent
Renewable Energy Consultant
Research Association
Residential Managing / Letting Agents
Safety Consultant / Officer / Group
Scene Examinations
Secretarial Service
Security Consultant
Shipbroker
Shipping and Forwarding Agent
Small Business Advisory Service
Statistician
Statutory Body
Stocktaker
Strategic Management Consultant
Surface Coatings Consultant
Timber Treatment Consultant
Tourist Association
Town Planner
Trade Association
Traffic Consultant
Training Consultants
Translator
VAT Consultants
Wedding Planner
Wildlife Consultants
Yacht Broker

If a profession isn't listed it will more than likely fall into the "Miscellaneous" category and represent a target risk for us.



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