

Professional Indemnity

Appetite Sheet

Policy:	Claims Made, Civil Liability Basis
Region:	UK Domiciled & Ireland
Capacity: Excess Basis.	Up to £5,000,000 on a Primary & Excess Basis
Coverage:	Primary & Excess
Capacity Providers:	Accredited Insurance (Europe) Limited, an A- A.M Best rated insurer

Target Risks:

Architects – Firms predominantly involved in low rise residential and commercial new development and alteration, interior design, feasibility work, planning supervisory work, town planning and building surveying work.

Accountants – Firms concentrating on bookkeeping, audit and tax work along with ancillary activities such as management consultancy and payroll with limited quoted company audit work.

Excess Layer only. Minimum attachment points £1,000,000.

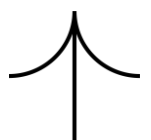
Design & Construction: Risks with more than 50% of income derived from ‘tunnels, mines, , dams, harbours, jetties, piers, marine, cladding, curtain walling, glazing, flooring, underpinning, piling, foundations, nuclear (core), atomic, production lines/process control unless Con Loss Sub limit, pipework, tanks below ground, vessels, silos, air conditioning for clean rooms, golf courses (**Excess layers can be considered**).

Maximum 100% line £1m.

Engineers – Firms predominantly involved in heating, ventilation, electrical, building services, lighting or refrigeration engineering.

Insurance Brokers – Firms concentrating on personal lines and commercial business.
Primary layers can be considered by referral.

Media – Firms with a focus on advertising, marketing, branding, graphic design, public relations, market research, marketing, media buying, packaging design, logo design, corporate identity, press advertising and brochure production.



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Miscellaneous - Firms in a wide range of professions. The following professions will not be considered: Antique dealers, Antique restorers, Art appraisers/valuers, Business transfer agents, Jewellery appraisers, Lease brokers, Yacht brokers, Land drainage consultants, Tour Operators unless BI exclusion applies, Chemists.

Property Professionals - Firms predominantly involved in quantity surveying, estate agency, lettings, property management, expert witness work and auctioneering. 5% cap for S&V for lending.

Publishers & Broadcasters - Publishers predominantly involved with trade journals, local newspapers, fiction, children's books, catalogues, training and educational material and lifestyle/hobby magazines. These publishers may be traditional or electronic publishers.

Technology - Firms with a focus on software design, supply and installation, IT consultancy, training and data processing.

Declinatures

- Medical Malpractice
- Solicitors PI
- Financial Institutions
- Service Companies, Lloyd's Managing Agencies
- Banks and/or Building Societies
- Credit card agencies/registration
- Independent Financial Advisors
- Lease brokers
- Time share consultants

Fees/Turnover

Max Fee Income Without Referral: £10m

Max Turnover Without Referral: £250m

