



Appetite information

Profession	Income considered	Limit considered	Target areas / Outside of appetite
Accountants	Nil - £10m - Primary Up to £50m - Excess	£100k - £10m	○ No appetite for Financial Services work or previous involvement in tax mitigation schemes.
Architects & Engineers	Nil - £10m - Primary Up to £50m - Excess	£250k - £10m	○ Contract values up to £100m. ○ Fire Safety cover up to the aggregate limit of indemnity available.
RICS Surveyors (compliant with RICS minimum terms wording requirements)	Nil - £10m - Primary Up to £50m - Excess	£250k - £10m	○ Contract values up to £100m. ○ Property valuations for lending up to £10m.
Design & Construct	Up to £100m - Primary & Excess	£250k - £10m	○ Contract values up to £100m. ○ Any one Claim basis available. ○ Fire Safety cover up to the aggregate limit of indemnity available.
Insurance Brokers	Nil - £10m - Primary Up to £50m - Excess	£1m - £2m - Primary Up to £10m - Excess	○ Directly authorised firms only.
Miscellaneous	Nil - £15m - Primary Up to £50m - Excess	£250k - £10m	○ Target professions include: consultants, event organisers, instructors, non-construction designers, researchers, will writers and estate agents. ○ No appetite for carbon traders, environmental consultants, sports agents, security guards or medical practitioners.
IT Consultants	Nil - £10m - Primary	£250k - £5m	○ Preferred appetite: software and hardware design, customisation or installation, consultancy, training. ○ No appetite for Cyber Security consultants or Internet Service Providers.
Mortgage Brokers	Nil - £5m - Primary	£1m - £2m - Primary	○ Well established businesses. ○ Incidental non-regulated activities considered. ○ No appetite for Independent Financial Advice (Investment).