



Appetite information

Profession	Income considered	Limit considered	Target areas / Outside of appetite
Accountants	Nil - £10m - Primary Up to £50m - Excess	£250k - £5m - Primary Up to £5m - Excess	<ul style="list-style-type: none">○ No appetite for Financial Services work or previous involvement in tax mitigation schemes.
Architects & Engineers	Nil - £10m - Primary Up to £50m - Excess	£250k - £5m - Primary Up to £5m - Excess	<ul style="list-style-type: none">○ Contract values up to £100m.○ Fire Safety cover up to £5m available.
RICS Surveyors (compliant with RICS minimum terms wording requirements)	Nil - £10m - Primary Up to £50m - Excess	£250k - £5m - Primary Up to £5m - Excess	<ul style="list-style-type: none">○ Contract values up to £100m.○ Property valuations for lending up to £10m.
Design & Construct	Up to £100m - Primary & Excess	£250k - £5m - Primary Up to £5m - Excess	<ul style="list-style-type: none">○ Contract values up to £100m.○ Any one Claim basis available.○ Fire Safety cover up to £5m available.
Insurance Brokers	Nil - £10m - Primary Up to £50m - Excess	£1m - £2m - Primary Up to £5m - Excess	<ul style="list-style-type: none">○ Directly authorised firms only.
Miscellaneous	Nil - £15m - Primary Up to £50m - Excess	£250k - £5m - Primary Up to £5m - Excess	<ul style="list-style-type: none">○ 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 Up to £50m - Excess	£250k - £5m - Primary Up to £5m - Excess	<ul style="list-style-type: none">○ 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 Up to £50m - Excess	£1m - £2m - Primary Up to £5m - Excess	<ul style="list-style-type: none">○ Well established businesses.○ Incidental non-regulated activities considered.○ No appetite for Independent Financial Advice (Investment).