

Examples of professions within Appetite:

- ✓ Accounts (including ICA/ACCA)
- ✓ Advertising Agents
- ✓ Arbitrator
- ✓ Architects (including RIBA/ARB registered)
- ✓ Architectural Technicians
- ✓ Auctioneer
- ✓ Bookkeepers
- ✓ Building Services Engineers
- ✓ Building Surveying
- ✓ Civil Engineers
- ✓ Computer Consultants
- ✓ Design & Construct Firms (Building Services, Civil, Electrical, H&V and Structural)
- ✓ Ecologist
- ✓ Education Consultants
- ✓ Electrical Engineers
- ✓ Employers' Agents
- ✓ Estate Agents (Residential and Commercial)
- ✓ Expert Witness
- ✓ Forensic Accountant
- ✓ Graphic Designers
- ✓ Health & Safety Consultants
- ✓ Heating & Ventilation Engineers
- ✓ Human Resource Consultants
- ✓ Information Technology Consultants
- ✓ Insurance Brokers – Personal lines
- ✓ Interior Designers
- ✓ Land Surveyors (including measured building surveyors, topographical surveying)
- ✓ Law Costs Draughtsman
- ✓ Letting Agents
- ✓ Local Authority Search Agents/Consultants
- ✓ Loss Adjuster
- ✓ Management Consultants
- ✓ Marketing Consultants
- ✓ Mechanical Engineers
- ✓ Media Production
- ✓ Outsources
- ✓ Party Wall Surveyors
- ✓ Planning & Development Consultancy
- ✓ Project Co-ordinators
- ✓ Project Managers
- ✓ Property Consultants
- ✓ Property Managers (Residential and Commercial)
- ✓ Public Relations Consultants
- ✓ Quantity Surveyors
- ✓ Recruitment Consultants
- ✓ Software Consultancy & Advice – bespoke/customisation/development
- ✓ Structural Engineers
- ✓ Town Planners
- ✓ Training Consultants
- ✓ Web Designers

Examples of professions outside of Appetite

- ✓ Actuaries
- ✓ Asbestos Surveyors/Managers/Removal
- ✓ Barrister
- ✓ Fund Managers
- ✓ Independent Financial Advisers
- ✓ Investment Managers
- ✓ Mortgage Brokers
- ✓ Solicitors
- ✓ Tour Operators
- ✓ Valuations for lending purposes

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Professional Indemnity Insurance

- ✓ We can write primary and excess layer PI and have capacity of £5m.
- ✓ Quotes offered on an exclusive basis.
- ✓ No policy excess on small non-standard/miscellaneous professions.
- ✓ Claims handled by Kennedys Law LLP.
- ✓ PL (up to £5m) and EL (£10m) cover may be included for firms with turnover under £5m.

Broad clear policy wordings:

- ✓ Insurance Act language (fair presentation) – no basis of contract clause.
- ✓ Relevant wordings are compliant with ICA, RICS ARB, ACE minimum wordings or requirements.
- ✓ Free Contract Review service for Collateral Warranties, Proposed Appointments, Novation Agreements and Third Party Rights Clauses – Architects & Engineers, Property Professionals (RICS) and Design and construction wordings.

Primary wordings:

- ✓ All Civil Liability.
- ✓ Per Single Claim Defence Costs in addition limit basis.
- ✓ Disputed fees cover (except Design & Construct and Insurance Brokers).
- ✓ Mitigation Costs/Rectification costs (except Accountants, Insurance Brokers and Property Professionals).
- ✓ Ombudsman Awards.
- ✓ Loss of Documents.
- ✓ Criminal Prosecution Defence Costs (except Accountants and Insurance Brokers)/Statutory Liabilities Cover (Property Professionals).
- ✓ Investigation costs cover.
- ✓ Compensation for court attendance.
- ✓ Joint Venture cover (except Accountants and Insurance Brokers).
- ✓ Subsidiary creation cover (except Accountants and Insurance Brokers and Property Professionals).
- ✓ Special Policy Condition – in respect of matters notified during the period of insurance which should have been notified under a preceding period of insurance.
- ✓ IT wording – contractual liability cover (no exclusion).
- ✓ Accountants – fidelity £250k inner limit.
- ✓ Asbestos £250k inner limit on Architect & Engineers, Design & Construct and Property Professionals.
- ✓ Pollution cover under Architect & Engineers, Design & Construct, IT & Tech and Property Professionals.

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