




Professional Indemnity

Accountants • Architects • Consulting Engineers
Design & Construct • Insurance Intermediaries
Business & IT Consultants • Miscellaneous Trades
Surveyors • Media & Marketing • Charities



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Partnership Approach

Our approach to underwriting PI business is to work closely with selected partners including brokers, InsurTech firms and affinity groups which specialise in particular trades, professions or distribution channels.

Security

We underwrite policies on behalf of Lloyd's of London syndicates.



Risk Appetite

UK

Our risk appetite for the UK is for single risks or schemes. We have authority to underwrite up to limits of £5m per risk for most trades and professions and up to £10m for miscellaneous trades.

Sector	Within Appetite	Outside Appetite
Accountants	<ul style="list-style-type: none"> • Bookkeeping & Payroll • Unquoted Companies • Audit Work 	<ul style="list-style-type: none"> • Financial Services • M&A • Tax Planning • PLC Audit Work
Architects	<ul style="list-style-type: none"> • Interior Design • Residential • Town Planning 	<ul style="list-style-type: none"> • Swimming Pools • Jetties & Harbours • Cladding • Bridges & Tunnels
Consulting Engineers	<ul style="list-style-type: none"> • Electrical • Heating & Ventilation • Building Services • Mechanical • Residential 	<ul style="list-style-type: none"> • Civil & Structural • Foundation & Underpinning • Bridges / Tunnels / Mines • Lifts • Bulk Handling
Design & Construct	<ul style="list-style-type: none"> • House Builders 	<ul style="list-style-type: none"> • Cladding & Glazing • Flooring & Ground Works • Piling • Tunneling & Bridging
Insurance Intermediaries	<ul style="list-style-type: none"> • Specialist niche practices • Personal Lines • Independently Owned • Regionally Based 	<ul style="list-style-type: none"> • Reinsurance • International • Underwriting Agencies
IFAs	<ul style="list-style-type: none"> • Excess only 	<ul style="list-style-type: none"> • Primary
Business & IT Consultants	<ul style="list-style-type: none"> • Management • Compliance / Operational • Health & Safety • Quality Assurance • Project Management • IT Hardware • IT Support 	<ul style="list-style-type: none"> • Financial Advisory • Financial Trading / Banking • Defense / Military • Games Covering IP • Health-Related Diagnostics • Information Security • Live trading systems
Miscellaneous Trades	<ul style="list-style-type: none"> • A wide range of professions considered 	
Marketing & Media	<ul style="list-style-type: none"> • Marketing Consultancy • Graphic Design • Market Research 	<ul style="list-style-type: none"> • Social Networks • Music composition
Charities & Not for profit organisations	<ul style="list-style-type: none"> • All in scope 	
Surveyors	<ul style="list-style-type: none"> • Estate Agents • Property Management 	<ul style="list-style-type: none"> • Valuation for lending purposes

EU & International

Our risk appetite for EU and international markets is for schemes or portfolios of PI business rather than single risks.

We are happy to consider wordings in other languages and jurisdictions as well as provide systematised solutions to distribution partners where volumes necessitate.

We have authority to underwrite up to £5m per risk for most trades and professions and up to £10m for miscellaneous business.

About Tempo Underwriting

Tempo Underwriting is a trading name of Tempo Partners Limited, incorporated in England and Wales (Company no. 08051915). Tempo is authorised and regulated by the UK Financial Conduct Authority (Firm No. 585443) and is passported into all European Freedom of Services countries.

Tempo is an owner-managed firm which was founded in 2012 by a team of London Market insurance professionals and operates as an underwriter-led Managing General Agency (MGA), focusing on specialty classes and niche underwriting propositions.

Tempo underwrites several classes of business including Marine, Energy, Aviation and Non-Marine treaty reinsurance, Management Liability, Professional Indemnity insurance and Surety Bonds.

Tempo has been awarded the Corporate Chartered Insurer designation by the Chartered Insurance Institute (CII), is a Lloyd's Coverholder and is a member of the Managing General Agents Association (MGAA).

It's easy to do business with **Tempo**

- Specialist professional indemnity underwriters with the ability to make quick decisions
- A broad range of professions considered
- Full civil liability wording
- Industry specific wordings with bespoke options available
- Each risk reviewed on its own merits
- Swift response on quote turnaround and policy issuance