



- We specialise in insuring traditional and miscellaneous PI for UK SME's which include:

IFA's	Construction;
Insurance Brokers	Architects
Mortgage Intermediaries	Engineers
Accountants	Design & Construct
Estate / Letting Agents	Surveyors
Recruitment Consultants	Management Consultants
Marketing Consultants	Secondary Intermediaries
Finance Brokers	

We also cover a wide range of Miscellaneous and modern professions such as Para planners and Pension Auto Enrolment Administrators.

- We provide cover up to £3,000,000 (aggregate) for IFAs. FCA compliant limits for Mortgage Intermediaries and for all other professions we cover up to £5,000,000 (any one claim).
- The relevant associations approve our IFA, Accountants, Surveyors, Estate / Letting Agents, Mortgage Intermediaries, Architects and Insurance Brokers wordings.
- Quotes and policies are provided by email unless requested otherwise.
- A simplified renewal process on smaller general profession risks
- Our PI policies are backed up by our in-house legal team, providing a single point of contact if there are any claims or notifications then they/you won't be chasing around different claims departments and solicitors trying to find out what's happening. Our legal team are the industry leaders in PI defence for IFAs and Mortgage Brokers.
- The calibre and experience of our in-house legal team means that we can provide an expert service from the date a problem is identified. We gather sufficient information to assist the insured in resolving the matter, before it develops momentum and proceeds to litigation. We are dedicated to protecting the insured's good name and minimising the cost of any claims against them
- Civil liability wordings and any one claim limits provided on most general professions

Security

- AXA Insurance provides capacity for Mortgage Brokers. AXA have an AA financial strength rating.
- AmTrust Europe Limited provides capacity for IFAs and all other general / miscellaneous professions. Every policy is supported by their A- (excellent) financial strength rating.

Target Business

Each risk is judged on its individual merits from Accountants to Arborists and Individuals to National firms.

IFAs - all risks considered.

Mortgage Intermediaries – All residential brokers including those with associated insurance sales.

Estate/Letting Agents & Property Managers – All firms considered. Valuations for Probate or Marketing are ok. Limited past lending valuations considered, ongoing lending valuations avoided.

Surveyors - all areas of work considered, property, land, construction etc. Limited past lending valuations considered, ongoing lending valuations avoided.

Accountants - all types of work but focusing on general accounting, sole traders or modest size high street firms. Avoiding M&A, Corporate Finance, Insolvency and Tax minimisation.

Engineers – Civil / Structural / Building Services, Geo-tech also considered on a case by case basis. . Avoiding "high risk" areas such as petrochemical plants, process control, transportation systems. Looking for contract values that befit a firm of their size.

D&C - contingent and non-contingent risks considered, clean risks preferred. Roofing and Cladding and Geo-tech considered.

Architects – Limited appetite, small one or two partners firms, modest contract values residential focus, clean.

Insurance Brokers – Personal Lines, Life & Protection only, we are not writing commercial lines brokers.

Finance Brokers – Our primary focus is asset finance including for vehicles and plant together with business financing (operational finance rather than debt to buy and sell businesses), we are avoiding pay day loans and other forms of very high interest short terms lending, as well as very large loan amounts and complex corporate debt restructuring.

Management Consultants - all areas of work considered but avoiding due diligence.

Marketing Advertising & Communications Consultants- all firms considered including larger firms, avoiding printers, journalists and authors.

Recruitment Consultants – all firms considered including larger firms, vicarious liability considered where temps are supplied in basic roles.

Miscellaneous - any business offering professional services where their client is paying for the firm's expertise such as consultancy, training, organising, managing or outsourcing. We are not writing firms who provide a form of legal consultancy including but not limited claims management companies, Will writing & Probate or Debt management services.