ROKSTONE

PROFESSIONAL INDEMNITY

Appetite Sheet

Policy: Claims Made, Civil Liability Basis.

Region: UK Domiciled, Ireland & European Union and Non-admitted territories.

Capacity: Maximum limits of GBP/EUR 5m. We will look to keep the average line size below GBP/EUR 2.5 primary and GBP/EUR 3m excess.

Coverage: Primary & Excess.

Capacity Providers: A- and A+ A.M Best rated insurers.

TARGET RISKS

(the below lists are not exhaustive will consider on a case by case basis).

ARCHITECTS

Firms predominantly involved in low rise residential and commercial new development and alteration, interior design, feasibility work, planning supervisory work, town planning and building surveying work.

ACCOUNTANTS

Firms concentrating on bookkeeping, audit and tax work along with ancillary activities such as management consultancy and payroll with limited quoted company audit work.

DESIGN & CONSTRUCTION

Risks with less than 50% of income derived from dams, harbours, jetties, piers, marine (unless <2 m. revenue), aviation (unless <2 m. revenue) automotive, cladding, curtain walling, glazing, flooring, underpinning, piling, foundations, nuclear (core), atomic, production lines/process control unless Con Loss Sub limit, pipework, tanks below ground.

ENGINEERS

Firms predominantly involved in heating, ventilation, electrical, building services, lighting or refrigeration engineering.

INSURANCE BROKERS

Firms concentrating on personal lines and commercial business. Secondary intermediaries and Mortgage Brokers also considered.

MEDIA

Firms with a focus on advertising, marketing, branding, graphic design, public relations, market research, marketing, media buying, packaging design, logo design, corporate identity, press advertising and brochure production.

MISCELLANEOUS

Firms in a wide range of professions including actuaries and environmental consultants. The following professions will not be considered: Antique dealers, Antique restorers, Art appraisers/ valuers, Business transfer agents, Jewellery appraisers, Lease brokers, Yacht brokers, Tour Operators unless BI exclusion applies, Chemists.

PROPERTY PROFESSIONALS

Firms predominantly involved in quantity surveying, estate agency, lettings, property management, expert witness work and auctioneering. 25% cap for Valuation for lending, property developers. Excess layers can be considered.

PUBLISHERS & BROADCASTERS

Publishers predominantly involved with trade journals, local newspapers, fiction, children's books, catalogues, training and educational material and lifestyle/hobby magazines. These publishers may be traditional or electronic publishers.

SOLICITORS

Will consider in EU/ Non Admitted Territories on a Primary Basis but not in the UK (Excess layer only).

TECHNOLOGY

Firms with a focus on software design, supply and installation, IT consultancy, training and data processing.

DECLINATURES

- Medical Malpractice
- Financial Institutions
- Service Companies, Lloyd's Managing Agencies
- Banks and/or Building Societies
- Credit card agencies/registration
- Independent Financial Advisors **primary**
- Lease brokers
- Time share consultants

FEES / TURNOVER

Max Fee Income
Without Referral: £/€15m (primary)
Excess:
Attachment point £/€5m @ £/€20m
Attachment point £/€10m @ £/€30m

Max Turnover
Without Referral: £/€350m

GET IN TOUCH

JOSH SMITH
Head of Professional Indemnity
+44 (0) 077 517 39920
josh.smith@rokstoneuw.com

ROGER MILLGATE
Head of International Pi
+44 (0) 787 361 9411
roger.millgate@rokstoneuw.com

EMILY COOK
Underwriting Assistant
+44 (0) 789 498 0534
emily.cook@rokstoneuw.com

TYLER VOLLANS
Underwriting Assistant
+44 (0) 770 269 9697
tyler.vollans@rokstoneuw.com

www.rokstoneuw.com/products/professional-indemnity

[ROK0252] - 2.0_0125