



Professional Indemnity Appetite Guide

Miscellaneous Trades

Accountant – CIMA	Emigration Consultant
Accountant – Other	Food Safety & Hygiene Consultancy
Actuarial Consultancy	Immigration Consultant
Actuary	LOLER Inspector
Bookkeeper	Brewing Consultant
Bookkeeper – IAB Member	Data Protection Consultancy
Business & Management Consultant	Fashion Consultant
Careers Consultant	Fashion Designer
Education Consultant	

Activities outside of appetite

Fire Risk Assessors	Medical professionals
Fire Health & Safety related risks	Will writers
Fire Protection consultancies	Counselling and Advice

Accountants

Accountant (member of ICAEW, ACCA)

Tech & Media

Advertising & Marketing Consultant	Publicity Consultant
Advertising Agent	Consultant – Public Relations
Communication Consultant	Brand Consultancy and Design
Computer Training	Software Design
Data Removal & Cleansing	Project manager – IT & other office-based projects
Database Consultancy	Web Site Designer
Database Migration	Consultant – Telecommunications
Internet & e-Commerce Consultant	Computer Consultant
Telecommunications Consultant	Computer Software Consultant

D&C

Most D&C trades considered online for general contractors.

General builders	Landscapers
HVAC Contractors	Joiners
Electricians	Plumbers

Activities outside of appetite

Basements	Hospitals or other Healthcare facilities
Curtain Wall & Cladding Contractors	Nuclear and/or Atomic Installations or Materials
Roofing in isolation	Theme Parks
Swimming Pools	

Engineers

All risks considered via proposal form

Construction Professionals

All risks considered via proposal form

Architects

All risks considered via proposal form

Estate Agents

Estate Agent	Property Finder
Letting Agent	Property Manager
Property Auditor	Relocation Agent
Property Consultancy	

Full Trade List

Target Trade
Additional Information required to consider
Prop Required
Decline on Binder but potential markets offline

Trade	
Accountant- CIMA	Accountant -Other
Actuarial Consultancy	Actuary
Advertising & Marketing Consultant	Advertising Agent
Air Conditioning Installer	Alarm Installer
Animal and Wildlife Consultancy	Appliance Repairers - Domestic
Archaeologist	Archivist
Art Critic	Artexer
Artistic Painters, Sculptors or Potters	Artists & Authors Agent
Au pair	Author excluding Biographical and News Stories
Bathroom, Bedroom & Kitchen Designer & Installer	Bedroom Furniture Installer
Blind Assembler & Installer	Boiler Servicing Engineer
Bookkeeper	Bookkeepers - IAB Member
Brewing Consultant	Bricklayer
Builder	Builder- Domestic/ Light commercial only
Builders-Commercial	Building Maintenance
Business & Management Consultant	Business Transfer Agent
Butler	Cable TV Installation

Calligraphist	Canvasser
Careers Consultant	Caretaker
Carpenter	Carpet Fitter
Carpet, Upholstery & Curtain Cleaner	Cartographer
Cartoonist	Caterer - Excluding Mobile Vans (excluding Sale of Alcohol)
Caterer - Excluding Mobile Vans (including Sale of Alcohol)	Caterer - Including Mobile Vans (excluding Sale of Alcohol)
Catering Consultant- Excluding Food Safety and Hygiene	Ceiling & Partitioning Contractor
Central Heating Installer	Chair & Stair Lift Installer
Chauffeur	Chef
Child Minder	Childrens Entertainer
Chimney Sweep	Cleaners
Cleaners - Commercial Premises	Cleaners- Domestic Only
Cleaners- Office	Clerical & Secretarial Services Provider
Closed Circuit Television/ CCTV Installers	College Lecturer
Commercial Artist	Communication Consultant
Company Registrar	Company Search Agent
Computer Training	Conference & Exhibition Organiser
Conservatory Installer	Cooking & Ironing Services Provider - Domestic Premises only
Copywriter	Curtain & Blind Maker & Installer
Dance Instructor	Data Protection Consultancy
Data Removal & Cleansing	Database Consultancy
Database Migration	Detective Agency

Disc Jockey	Dog & Domestic Animal Walker, Sitter or Carer
Dog Groomer	Dog Walker
Double Glazing Seller	Drain Cleaners
Draught Proofing Contractor	Driving Examiner
Driving Instructor - cars and goods vehicles under 7.5 tonne	Driving Instructor - other than cars and goods vehicles under 7.5 tonne
Dry Lining Contractor	Dry Stone Walling Contractor
Ductwork Installer	Education Consultant
Electrical Contractor	Electrical Contractor- Domestic/Light Commercial Only
Electrical Contractor-Commercial Work	Emigration Consultancy
Employments Benefits Consultant	Event Decorator
Exhibition & Conference Organiser	Exhibition Designer
Export Consultant	Factoring & Invoice Discounting
Family Planning Agency	Fashion Consultant
Fashion Designer	Fence Designer & Erector
Fencing Contractor	Feng Shui Consultancy
Fire Surround Installer	Fireplace Installation & Repair
Fisheries Consultant (ex Engineering Design)	Fitness Instructor
Fitted Furniture Installer	Fitted Kitchen Installer
Flood Risk Assessment	Flower Arranger
Food Hygienist	Food Safety & Hygiene Consultancy
Fortune Teller	French Polisher
Fuel Efficiency Consultant	Furniture Assembler & Repairer

Furniture Remover	Garage Door, Staircase, Railing & Gate Fitter
Garage, Shed & Carport Erector	Garden Machinery Repair & Maintenance
Gardener (ex Tree Felling)	Gardener (Inc Tree Felling)
Gas Fitters	Genealogist
Graphologist	Grave Digger
Gutter Cleaner	Guttering or Fascia Installer
Gymnasium Equipment Installer	Hairdresser
Handyman Property Maintenance Only	Haulage Contractor
Heating & Ventilation Engineers (including manual work)	Heating Costs Consultancy
Heating, Ventilation & Air Conditioning Contractor	Help Line Management
Home Help	Horticultural Consultant
Hotel & Catering Consultant	House Sitter
Human Resources Consultant	Ice Cream Vendor
Illustrator	Immigration Consultant
Import Consultancy	Internet & e-Commerce Consultant
Ironing, Washing & Cooking Services Provider - Domestic only	Jet Washer excluding Masonry & Stone Cleaning
Jewellery Design	Joiners
Landscape Gardener (ex Tree Felling)	Landscape Gardener (inc Tree Felling)
Law Costs Draftsman	Leaflet Distributor
Lecturer	Leisure Consultancy
Licensing Consultant	Lifestyle Consultant or Coach
Literary Agent	Literary Editor

Loft Converter	Loft Insulator
Logistics Consultancy	LOLER Inspector
Makeup Artist	Marriage Guidance Counselling
Masonry & Stone Cleaner	Mechanical & Electrical Contractor
Metalworker - Including Repair Work Away	Meteorologist
Meter Reader	Milkman
Mobile Food Van Proprietor (excluding sale of alcohol)	Mobile Hairdresser
Monumental Mason	Museum Consultant
Music Teacher	Music Therapist
Musician - Classical	Musician - Other
Nail Technician	Office Equipment Installation & Repair
Office Fitter	Office Services Provider
Optician excluding Optometry	Optometrist
Organist	Packaging Consultant
Painter (Artistic, Sculptors or Potters)	Painters & Decorators
Partition Contractor	Party Planner
Patent Agent	Path, Patio & Drive Layer
Pebbledasher & Roughcaster	Personal / Sports Trainer
Personnel Administrator	Personnel Consultant
Pest and Vermin Controller	Pet Groomer
Pet Minder	Photographer Other
Piano Teacher	Piano Tuner
Plastering/ Artexing Contractor	Plastics Consultant

Plumbing	Plumbing - Domestic and light commercial only
Plumbing & Heating Contractor	Plumbing and Heating Contractor- Domestic and Light Commercial
Political Consultancy	Portable Appliance Testing
Preacher or Pastor	Pressure Washer excluding Masonry & Stone Cleaning
Proof Reader	Property Inventory Auditor
Records Searcher	Refrigeration Contracting Engineer
Regeneration Consultancy	Roughcaster
Safe installer & Remover	Sandwich Deliverer
Scriptwriter	Secretarial Services Provider
Security Training - SIA Certification Scheme incl Physical Intervention	Shoe Polisher
Shop Fitter	Sign Erectors
Signwriter	Soundproofers
Speech Therapist	Swimming Pool Cleaner
Tachograph Analyst	Taxi Driver
Teacher, Trainer or Tutor	Telecommunication Engineers including Aerial and Satellite Dish Installation
Telecommunications Consultant	Television Repairs
Textile Print Design Consultant	Textiles Consultant
Theatre Lighting Technician	Theatrical Agent
Tiler – Floor & Wall excluding the Tiling of Roofs	Timber Decking Installer
Timber Preserver	Traffic Consultancy
Training Consultant- First Aid	Typing & Copying Bureau

Typist	Upholsterer
Vacuum Cleaner Repairer & Servicer	Vending Machine Operator
Ventilation, Plumbing & Heating Contractor	Videographer
Washing Machine Repairer	Wedding Organiser
Wheelie Bin Cleaner	Window Cleaner
Window Cleaner - Water fed pole work at ground level only	Word Processing Operator
Writer excluding Biographical or News Stories	Accident Investigator
Accountant (member of ICAEW, ACCA, ICAS or CAI)	Accountant- ACCA
Acoustic Engineer	Advice Centre - Excluding Legal & Financial Advice
Aerial & Satellite Dish Erector	Agricultural Consultant Excluding Safety
Agricultural Safety Consultancy	Air Conditioning Consultant
Arbitrator	Arborist
Architect	Architectural Surveyor
Art Valuer	Auctioneer- Livestock
Auctioneers (Ex Livestock)	Auditor (other than Accountant)
Automation Consultant	Aviation Consultant
Bailiff	Blacksmith & Farrier - work away
Brand Consultancy and Design	Building Advisor
Building Consultant	Building Estimator
Building Inspector	Building Project Manager
Building Surveyor	Car Window Etching
Caravan Inspector	Cavity Insulation Contractor

Chartered Engineer	Chartered Surveyor
Chartered Valuer	Civil & Structural Engineering Consultant
Civil Engineering Consultant	Civil Engineering Contractor
Civil Engineering Contractor (work more than 3 metres below ground surface)	Civil Engineering Contractor (work no deeper than 1 metre below ground surface)
Civil Engineering Contractor (work no deeper than 3 metres below ground surface)	Claims Adjuster
Claims Assessor	Clerk of Works
Commissioner for Oaths	Commissionaire
Compliance Consultant	Component Testing Engineer
Computer Analyst	Computer Consultant
Computer Data Processor	Computer Engineer
Computer Hardware Consultant	Computer Programmer
Computer Repair & Servicing Contractor	Computer Software Consultant
Computer Software Developers & Consultants	Consultant - Advertising & Marketing
Consultant– Employment & Human Resources	Consultant– Energy
Consultant- Engineer	Consultant– Health and Safety
Consultant– Management & Business	Consultant– Marketing and Advertising
Consultant– Public Relations	Consultant– Telecommunications
Consultant- Training (Other)	Consultant- Training (Plant & Machinery only)
Consulting Motor Engineer	Conveyancer
Corrosion Engineering Consultant	Counselling and Advice

Curtain Wall & Cladding Contractor (CAR ONLY)	Customer Advisor
Damp Proof Control Surveyor	Damp Proofer
Damp Proofing & Dry Rot Control Contractor	Data Processor
Debt Collector	Debt Counsellor
Design Consultant	Design Engineer
Desk Top Publisher	Dietician
Direct Marketing	Double Glazier excluding Curtain Walling
Drain Repairer	Drainage Consultant
Draughtsman	Drilling Contractor
Ecologist	Economist
Electrical Process/Production Design	Electronics Consultant
Electronics Designer	Employment Agency
Employment Consultant	Energy & Heating Consultant
Energy Consultancy (incl. Carbon Credit trading)	Engineer Non Manual
Engineering Consultant	Engineering Design Consultant
Engraver	Environmental Consultant
Estate Agent	Estate Manager
Estimator	Excavator Operator (work no deeper than 1 metre below ground surface)
Excavator Operator (work no deeper than 2 metres below ground surface)	Excavator Operator (work no deeper than 3 metres below ground surface)
Exhibition Stand Erector	Expert Witness
Facilities Management	Financial Analyst

Financial Consultant	Fire Proofing Consultant
Fire Protection Consultant (ex Live Fire Demonstrations)	Fire Protection Consultant (inc Live Fire Demonstrations)
Fire/Health and Safety Consultancy	Flooring Contractor
Forestry Consultant	Forestry Contractor
Garden Designer	Geologist
Geotechnical Engineer	Glaziers
Graphic Designers	Health & Safety Consultant (exc Live fire demonstrations)
Health & Safety Consultant (inc Live fire Demonstrations)	Heating & Ventilation Consulting Engineer
Heating Systems Design - Buildings	Hydrogeologist
Image Consultant	Industrial Consultant
Industrial Safety Consultant	Industrial, Mechanical or Automation Designer
Information Technology Consultants	Inspection Engineer
Inspection, Testing & Technical Services Engineer	Insulation Consultancy
Insulation Contractor	Insurance Claims Assessor
Insurance Surveyor	Interim Manager
Interior Designer	Interior Furnishing Consultant
Interpreter	Jewellery Consultant (ex Jewellery Manufacturing)
Land & Hydrographic Surveyor	Land Agent
Landscape Architect	Landscape Designer
Law Clerk	Law Search Agent
Legal Assistant	Legal Executive

Legal Secretary	Legionella Tester (ex Water Treatment)
Legionella Tester (inc Water Treatment)	Letting Agent
Lift Installer	Lift Maintainer
Lighting Consultant	Lighting Design/Designer
Lighting Engineer excluding Theatres and Concert Halls	Linguist
Locksmith	Loss Adjuster
Loss Assessor	Machinery Commissioner Excluding Installation, Repair and Servicing
Machinery Installation including Commissioning, Repair & Service	Marine Consultant
Market Researcher	Marketing Consultant
Mathematician	Mechanical & Electrical Consulting Engineer
Mediator	Mineralogist
Motor trade - Windscreen Fitter & Repairer	Noise & Vibration Consultant
Notary Public	Nurse
Nutritionist	Occupational Health Consultants
Occupational Therapist	Online retailer
Other Trade Not Listed	Paint & Surface Coating Consultant
Paint Technology Consultancy & Paint Design	Party wall surveyor
Path, Patio & Drive Cleaning	Photographer-Sports and Fashion
Pipeline Consultant	Pipeline Designer
Planning Consultant	Precision Engineer
Press Officer	Principal Designer-CDM Regulations
Printer	Printing Consultant

Private Investigator	Process Engineer
Process Machinery Consultant	Procurement Consultant
Product Designer	Project manager - All other projects
Project Manager - Construction	Project manager - IT & other office-based projects
Project Manager- Machinery Commissioning Projects	Property Auditor
Property Consultancy	Property Finder
Property Manager	Property Search Agent
Property Valuer	Public Relations Officer
Publicity Consultant	Publisher
Quality Assurance Consultancy	Quantity Surveyor
Recruitment Consultant	Refrigeration Consulting Engineer
Refuse Treatment Consultant	Relocation Agent
Research Analyst	Research Consultant
Researcher	Risk Management Consultancy
Road Marking Contractor	Road Repairer
Roller Shutter Door Installer	Roofing Contractor (CAR ONLY)
Scaffolding Contractor *PI & CAR ONLY*	Science & Research Consultant
Scientific Researcher	Security Consultant
Sewage Consultant	Shot Blaster
Site Clearance Contractor	Software Design
Solar Panel Installer& Repairer	Songwriter
Sprinkler Installer & Servicer (PI/CAR Only)	Statistician
Stocktaker or Valuer	Stonemason

Structural Engineer - Consulting	Surveyor
Systems Analyst	Tax Consultant
Technical Author	Telecommunication Engineer excluding Aerial/Satellite Dish/External Mast Erection
Telecommunication Engineer including erection of masts	Telemarketer
Telephone Engineer	Telephone Point & Extension Installer
Television, Audio & Video Installer	Thermal & Insulation Consultancy
Thermal Analysis Consultant	Town Planner
Trade Mark agent	Training Consultant - use of plant & machinery
Training Consultant (other than use of plant and machinery or First Aid)	Translator
Transport & Traffic Consultant	Tree Surgeon
Tree Surveyor/ Consultant	Unreserved Legal Services Advisor
Urban & Land Economics Consultant	Valuer - Real Estate
Vibration Consultant	Web Marketing
Web Site Designer	Weed Controller
Will Writer	