

Allied Health Combined Liability Appetite Matrix



HEALTH SERVICES (Combined PI/PL Product)		Probability of Instant Quote (no referral)	Max Turnover	Average Bound Premium (2021)	Largest Bound Premium (2021)	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
	Allied Health	High	\$5mil	\$338	\$2,370	PI: \$10mil PL: \$20 mill	<ul style="list-style-type: none"> ✓ Counselling, Coaching (Allied Health) ✓ Life Coach ✓ First Aid Trainer ✓ Nursing Services ✓ Occupational Therapy ✓ Personal Carer ✓ Physiotherapist ✓ Psychologist ✓ Social Worker 	N/A	<ul style="list-style-type: none"> ✓ Personal Accident & Illness ✓ Cyber Liability
	Aged & Disability Care	High	\$5mil	\$284	\$5,980	PI: \$10mil PL: \$20 mill	<ul style="list-style-type: none"> ✓ Support Co-Ordinator for Disability & Aged Services ✓ Aged and/or Disability Care Worker 	✗ Aged or Disabled Care Facility	<ul style="list-style-type: none"> ✓ Personal Accident & Illness ✓ Cyber Liability
	Exercise & Nutrition Services	High	\$5mil	\$266	\$1,525	PI: \$10mil PL: \$20 mill	<ul style="list-style-type: none"> ✓ Personal Fitness Trainer ✓ Pilates Instructor ✓ Yoga Instructor ✓ Nutrition Services 	✗ Professional Sports	<ul style="list-style-type: none"> ✓ Personal Accident & Illness ✓ Cyber Liability
	Complementary Therapies	High	\$5mil	\$322	\$2,060	PI: \$10mil PL: \$20 mill	<ul style="list-style-type: none"> ✓ Massage Therapy ✓ Natural Therapists ✓ Hypnotherapist 	N/A	<ul style="list-style-type: none"> ✓ Personal Accident & Illness ✓ Cyber Liability