









Professional Indemnity Appetite Matrix

		Max Turnover	Average Bound Premium	Largest Bound Premium	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
	Accounting, Bookkeeping and Taxation	Accounting: \$5mil Bookkeeping & Taxation: \$2mil	\$649	\$7,020	\$10mil	<ul style="list-style-type: none"> ✓ Accounting Services ✓ Bookkeeping & BAS Agency Services ✓ Tax Agent Service 	<ul style="list-style-type: none"> ✗ Business Valuations very limited 	<ul style="list-style-type: none"> ✓ Management Liability ✓ Business Pack ✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness
	Architecture, Engineering & Technical Services	Architects: \$5mil Engineers: \$3mil	\$2,580	\$38,340	\$10mil	<ul style="list-style-type: none"> ✓ Architect & Architectural Consulting Services ✓ Architectural Drafting Services ✓ Interior Design ✓ Land Surveying ✓ Landscape Architectural Services ✓ Building Design (up to 3 storeys) ✓ Civil Engineering Consulting Services ✓ Construction Project Management ✓ Engineering Consulting Services ✓ Town Planning Services 	<ul style="list-style-type: none"> ✗ Civil/Structural Engineers working on high risk infrastructure ✗ Aeronautical Engineering ✗ Marine Engineer ✗ Pre-Purchase Inspections ✗ Nuclear Engineering 	<ul style="list-style-type: none"> ✓ Management Liability ✓ Business Pack ✓ Cyber Insurance
	Education & Training	\$3mil	\$619	\$2,415	\$10mil	<ul style="list-style-type: none"> ✓ Registered Training Organisations ✓ Training Consultancy ✓ Sports Coaching ✓ Teaching ✓ Tutorial Services 	<ul style="list-style-type: none"> ✗ Schools ✗ Childcare (of any type) 	<ul style="list-style-type: none"> ✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness
	Consultancy Occupations	\$5mil	\$594	\$5,250	\$10mil	<ul style="list-style-type: none"> ✓ Management Consultant ✓ Migration Agency ✓ HR Consulting ✓ Recruitment Consulting/ HR Services ✓ Environmental Consulting (except Laboratory Services) ✓ Education Consulting ✓ Business Coaching 	<ul style="list-style-type: none"> ✗ Actuary ✗ The co-ordination, collection and analysis services with respect to drug testing in accordance to the World Anti-Doping Agency and National Association of Testing Authorities standards ✗ The provision of outsourcing administration of commission and revenue management services 	<ul style="list-style-type: none"> ✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness

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		Max Turnover	Average Bound Premium	Largest Bound Premium	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
	Financial, Legal and Insurance Services	Finance \$2mil Legal/ Insurance: Not Offered	\$795	\$2,329	\$5mil	<ul style="list-style-type: none"> ✓ Mortgage Broking Services ✓ Finance Broking Services 	<ul style="list-style-type: none"> ✗ Loans considered Credit Impaired / Low Documentation >30% of total activities ✗ Legal Services ✗ Insurers ✗ Brokers 	<ul style="list-style-type: none"> ✓ Management Liability ✓ Business Pack ✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness
	Information Technology (Combined PI/PL Product)	\$7mil	\$672	\$6,084	\$10mil/ \$20mil	<ul style="list-style-type: none"> ✓ Computer Programming Service ✓ Data Processing Service ✓ IT/Computer Consulting Services ✓ IT Services ✓ Software & Application Development 	<ul style="list-style-type: none"> ✗ Cloud Services ✗ Payment Processor Services ✗ App or software development for: Medical / surgical applications, Aerospace / radar / navigation systems, Military defence systems, Oil, gas, power, nuclear, energy application, Financials or banking systems that support Share Trading, Financial Transactions or Financial Calculations, Process control systems, Security systems, Console, Mobile or PC games 	<ul style="list-style-type: none"> ✓ Management Liability ✓ Cyber Insurance
	Multimedia, Marketing and Telecommunications	\$5mil	\$620	\$2,500	\$10mil	<ul style="list-style-type: none"> ✓ Advertising Services ✓ Graphic Design ✓ Internet & Web Design ✓ Market research ✓ Marketing Consultancy ✓ Video Production ✓ Public Relations Consulting 	N/A	<ul style="list-style-type: none"> ✓ Management Liability ✓ Public Liability ✓ Cyber Insurance
	Property and Real Estate	\$3mil	\$1,625	\$5,243	\$10mil	<ul style="list-style-type: none"> ✓ Property Owner (including renting, hiring or leasing) ✓ Real Estate Agency ✓ Real Estate Body Corporate Management ✓ Real Estate Management 	<ul style="list-style-type: none"> ✗ Real Estate Valuation 	<ul style="list-style-type: none"> ✓ Management Liability ✓ Cyber Insurance