PROFESSIONAL INDEMNITY

APPETITE GUIDE

Specialist PI for professional firms, combining disciplined underwriting, broad wordings and strong broker partnerships.

Supporting micro-SMEs, SMEs and lower mid-market businesses across the UK and Europe.

01 Our appetite at a glance

£10m	£250k–£10m	£15m+
GENERAL FEE INCOME LIMIT	TYPICAL PI LIMITS	AVAILABLE CAPACITY
Up to £25m for targeted professions	Primary, excess and co-insurance	Backed by multiple A-rated providers

02 Core professions

Accountants	Architects & Engineers	Design & Construction
Insurance Brokers	Media	Miscellaneous Professionals
Property Professionals	Recruitment Consultants	Technology

03 Where we write & how we place

GEOGRAPHICAL FOCUS

UK & Europe domiciled professional firms. North American exposures can be considered.

PLACEMENT FLEXIBILITY

Primary, excess and co-insurance structures, with AOC costs in addition for most selected trades.

Our approach is selective, commercially minded and focused on sustainable outcomes for brokers and their clients.

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Amiga Europe is a trading name of ASM OneAdvent UW Europe GmbH - Hohe Bleichen 8 · 20354 Hamburg. Versicherungsvertreter mit Erlaubnis nach § 34d Abs. 1 GWO Reg.-Nr. [D-614H-AG1IB-19], Amtsgericht Hamburg [HRB 165568] · Geschäftsführer Nikolaus Sühr & Timothy Quayle [MDs].
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UNDERWRITING & TRADING

04 Our underwriting approach

We look for clearly defined professional services, sensible contract values, diversified client bases and robust quality control. Underwriting decisions are supported by discipline-specific pricing benchmarks and active portfolio management.

05 Conditions & referrals

COMMON ENDORSEMENTS

- Cladding & fire safety exclusion; limited buy-back post December 2018
- Silent cyber exclusion built into the wordings
- Basement and swimming pool endorsements where appropriate
- Increased excesses for higher-severity exposures
- Rectification-only limitations where appropriate

REFER EARLY FOR

- Cladding or fire safety and basements
- High contract values or complex remediation
- Valuation for lending
- Insolvency or financial services work
- Overseas advisory activity
- Material claims histories

06 Outside appetite

> Solicitors, IFAs, medical malpractice, nuclear or petrochemical risks, energy & renewables (non-domestic), FCA-regulated advisory practices and aggressive tax mitigation are not targeted.

07 How we trade

Broker-led, relationship-driven underwriting with clear authority, fast turnaround and flexible structures for the right risks. If in doubt, speak to us early — we prefer conversations to declinations.

08 Your PI team



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