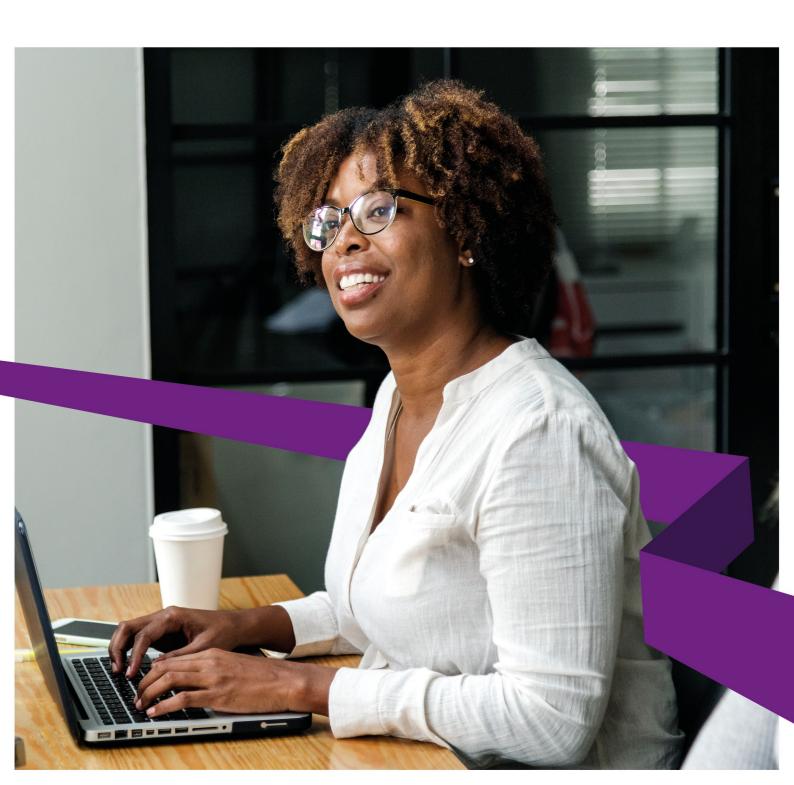


Online SME Risk Appetite Guide



Retail

Risk Appetite

	We like	We'll consider	We generally won't write
Clothing	 Clothes shops Bridal shop Dress hire Shoe shop Clothing alterations Dress hire shop 		
Electrical / Music	 Phone shops Computer shops E-cig shops (ex products cover) Music shop 		
Food/ Drink	 Butcher Fishmonger Juice bar Ice cream parlour Off-licence Sweet shop Health food shop 	BakeryDelis	 Take away / Fast food restaurant Restaurant Cafes Wine Bars
Hair / Beauty	BarberHairdresserNail barBeautician (without treatment)		
Hardware / Home	 DIY shop Hardware shop Interior design shop Tile shop Carpet shop Key cutting Flooring shop 	Department store	Builders providerGarden centre
Other	 Florist Gift shop Pharmacist Optician Jeweller (ex theft) Discount shop Toy shop Art gallery Antique shop 	 Motor accessories shop Bookmaker Post office Photo studio Pet shop 	LaundretteDry cleanerTyre retailer
Sports	Bike shopGolf shopSports goods shop	Golf Pro Shop (at Golf Club)	
Stationery	NewsagentBook shopArts & craft shop		
Grocery	Fruit & Veg ShopDeli	Grocery storeConvenience storeMini-market	SupermarketBranded convenience storeFilling station

Office

Risk Appetite

	We like	We'll consider	We generally won't write	
Legal	SolicitorLegal advisoryLegal secretarial			
Financial	 Accountant Tax consultant Financial advisory Insurance broker Mortgage broker 			
Medical	 Doctor Dentist Optician / Audiology Acupuncturist Physiotherapist Osteopath Chiropodist Dietician 	Vet (small animals)		
Professional Services	 Architect Building surveyor Loss adjustor Quantity surveyor Planning surveyor Environmental consultant Estate agent Auctioneer Publisher Advertising / PR 	Consulting engineer	Tourist office Event management	
П	 Computer programmer Software developer Web designer IT consultant 			

Property Owners

Risk Appetite

	We like	We'll consider	We generally won't write
Office	Office / professional useMedicalLibrary	ChurchCollege	
Retail	High street shopShopping centre		LaundretteDry cleanerTyre retailer
Entertainm ent Leisure	CafeWine barGuesthouseGym	PubsCinemaSports club	Night clubLate barCasinoTake-away
Wholesale	 Warehousing of electrical goods Glass Homeware Food / beverages Clothing Furniture 	 Warehousing of furniture Pharmaceuticals Stationery 	
Manufactur ing	 Bakery Brewery Clothing / textiles Medical devices Food processing Metal Goods Machinery Printer 	 Fish / Meat processing Engineering Pharmaceutical 	 Furniture manufacturing Hazardous chemicals Woodworking
Other	CrecheGalleryConference centreMuseumFilm Studio	Education / Training centres	 Vacant buildings, recycling/waste Farm buildings Waste / recycling Indoor car park



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