

Online SME Risk Appetite Guide



Retail

Risk Appetite

	We like...	We'll consider...	We generally won't write...
Clothing	<ul style="list-style-type: none"> • Clothes shops • Bridal shop • Dress hire • Shoe shop • Clothing alterations • Dress hire shop 		
Electrical / Music	<ul style="list-style-type: none"> • Phone shops • Computer shops • E-cig shops (<i>ex products cover</i>) • Music shop 		
Food/ Drink	<ul style="list-style-type: none"> • Butcher • Fishmonger • Juice bar • Ice cream parlour • Off-licence • Sweet shop • Health food shop 	<ul style="list-style-type: none"> • Bakery • Delis 	<ul style="list-style-type: none"> • Take away / Fast food restaurant • Restaurant • Cafes • Wine Bars
Hair / Beauty	<ul style="list-style-type: none"> • Barber • Hairdresser • Nail bar • Beautician (<i>without treatment</i>) 		
Hardware / Home	<ul style="list-style-type: none"> • DIY shop • Hardware shop • Interior design shop • Tile shop • Carpet shop • Key cutting • Flooring shop 	<ul style="list-style-type: none"> • Department store 	<ul style="list-style-type: none"> • Builders provider • Garden centre
Other	<ul style="list-style-type: none"> • Florist • Gift shop • Pharmacist • Optician • Jeweller (<i>ex theft</i>) • Discount shop • Toy shop • Art gallery • Antique shop 	<ul style="list-style-type: none"> • Motor accessories shop • Bookmaker • Post office • Photo studio • Pet shop 	<ul style="list-style-type: none"> • Laundrette • Dry cleaner • Tyre retailer
Sports	<ul style="list-style-type: none"> • Bike shop • Golf shop • Sports goods shop 	<ul style="list-style-type: none"> • Golf Pro Shop (at Golf Club) 	
Stationery	<ul style="list-style-type: none"> • Newsagent • Book shop • Arts & craft shop 		
Grocery	<ul style="list-style-type: none"> • Fruit & Veg Shop • Deli 	<ul style="list-style-type: none"> • Grocery store • Convenience store • Mini-market 	<ul style="list-style-type: none"> • Supermarket • Branded convenience store • Filling station

Office Risk Appetite

	We like...	We'll consider...	We generally won't write...
Legal	<ul style="list-style-type: none"> • Solicitor • Legal advisory • Legal secretarial 		
Financial	<ul style="list-style-type: none"> • Accountant • Tax consultant • Financial advisory • Insurance broker • Mortgage broker 		
Medical	<ul style="list-style-type: none"> • Doctor • Dentist • Optician / Audiology • Acupuncturist • Physiotherapist • Osteopath • Chiropodist • Dietician 	<ul style="list-style-type: none"> • Vet (small animals) 	
Professional Services	<ul style="list-style-type: none"> • Architect • Building surveyor • Loss adjustor • Quantity surveyor • Planning surveyor • Environmental consultant • Estate agent • Auctioneer • Publisher • Advertising / PR 	<ul style="list-style-type: none"> • Consulting engineer 	<ul style="list-style-type: none"> • Tourist office • Event management
IT	<ul style="list-style-type: none"> • Computer programmer • Software developer • Web designer • IT consultant 		



Property Owners

Risk Appetite

	We like...	We'll consider...	We generally won't write...
Office	<ul style="list-style-type: none"> Office / professional use Medical Library 	<ul style="list-style-type: none"> Church College 	
Retail	<ul style="list-style-type: none"> High street shop Shopping centre 		<ul style="list-style-type: none"> Laundrette Dry cleaner Tyre retailer
Entertainment Leisure	<ul style="list-style-type: none"> Cafe Wine bar Guesthouse Gym 	<ul style="list-style-type: none"> Pubs Cinema Sports club 	<ul style="list-style-type: none"> Night club Late bar Casino Take-away
Wholesale	<ul style="list-style-type: none"> Warehousing of electrical goods Glass Homeware Food / beverages Clothing Furniture 	<ul style="list-style-type: none"> Warehousing of furniture Pharmaceuticals Stationery 	
Manufacturing	<ul style="list-style-type: none"> Bakery Brewery Clothing / textiles Medical devices Food processing Metal Goods Machinery Printer 	<ul style="list-style-type: none"> Fish / Meat processing Engineering Pharmaceutical 	<ul style="list-style-type: none"> Furniture manufacturing Hazardous chemicals Woodworking
Other	<ul style="list-style-type: none"> Creche Gallery Conference centre Museum Film Studio 	<ul style="list-style-type: none"> Education / Training centres 	<ul style="list-style-type: none"> Vacant buildings, recycling/waste Farm buildings Waste / recycling Indoor car park



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