

Professional services appetite guide

A practical guide to suitable trades, available cover and when to refer a risk.

At a glance

Digital quote and bind for companies up to **€100m turnover**. Larger businesses should be submitted to the underwriting team. Professional Indemnity is the mandatory core cover; optional covers can be added to fit the client.

Best fit

- Consultants, contractors and office-based professional services
- Technology and software businesses
- Creative, media and communications professionals
- Selected financial administration, property and engineering services

Broker benefits

Digital quote and bind • Instant documents • Broker portal access • White-labelled quote-and-buy journey • Cross-border and international exposure support where applicable

Referral support

The underwriting team targets a response within four hours for referred reviews. Refer mixed, unclear or higher-risk activities for assessment.

Accepted trades

Business and financial services

Business & professional consultants

- Business, management, advisory, compliance, risk management and operations consultants
- HR, marketing, market research, environmental, energy and logistics/transport consultants
- Corporate training and education consultants, excluding schools, childcare and responsibility for minors
- Health & safety consultants, excluding higher-risk areas
- Patent, trademark and intellectual property agency services
- Claims management and investigation services

Finance, accounting & payroll support

Regulated financial advice, tax advice and audit-related activities may fall outside appetite or require review.

- Accounts administration and management; bookkeeping, subject to activity
- Payroll administration and management; finance administration
- Finance contractors, managers, controllers and directors
- Credit control services; credit risk analysis; accounting systems analysis

Recruitment, employment & payroll firms

- Recruitment and employment agencies
- Temporary and permanent placement agencies
- Employment consultancy
- Umbrella and payroll service providers
- Payroll administration and management
- Payroll-related financial administration and consultancy, excluding regulated financial advice

IT, technology & digital

- IT consultants, contractors and project managers
- Software developers and engineers; app and web design/development
- Managed service providers; network and systems support
- Cloud and hosting services; testing and QA
- UX/digital product services; SEO and digital marketing
- Cyber/security-related IT services, subject to underwriting

Accepted trades

Digital, creative and property services

Media, creative & communications

- Digital content creators and communications agencies
- Media designers; editors and online editors; ghostwriters and speechwriters
- Photo editing services
- Marketing and creative consultants

Property-related services

Residential-focused property services are preferred. Wider surveying, valuation or construction-related activities may require review.

- Estate and letting agents; property management
- Residential property operators and rent-to-rent operators
- Property sourcing

Photography, videography & selected transport

Selected transport/GIT-related services should be checked against the specific activity.

- Photographers, videographers and wedding photographers
- Removals contracting and vehicle transportation

Technical, engineering & inspection

Engineering, inspection and construction-related risks require full activity details and may be referred for underwriting review.

- Design, project, mechanical, electrical design, electronics and process engineers
- Chemical process, fire, structural and geotechnical engineers
- CAD/CAM designers; automation, control systems and environmental engineers
- Construction managers; clerk of works; technical inspection services

Office, admin & business support

- Office managers; reception services
- Call centres and contact centres
- Project planning services
- Administrative support providers

Cover options & indicative limits

Professional Indemnity is mandatory. Other covers are optional where available. Items marked Coming Soon are not currently available.

Cover	Status	Indicative limit / basis
Professional Indemnity	Mandatory	€100k · €300k · €500k · €1m · €2m · €5m · €10m
Fidelity and Crime	Optional	€10k · €25k · €50k · €100k · €250k · €500k · €1m
Public Liability	Optional	€1m · €2m · €5m · €10m
Employers Liability	Optional	€10m
Directors' and Officers' Liability	Optional	€100k · €250k · €500k · €1m · €2m · €5m
Employment Practices Liability	Optional	€100k · €250k · €500k · €1m
Computer Breakdown	Optional	€25k — PI Combined package only
Money and Assault	Optional	€15k — PI Combined package only
Property Cover	Coming Soon	Declared value of property and contents
Business Interruption	Coming Soon	Based on business interruption exposure
Portable Equipment (WW)	Coming Soon	Declared value of portable equipment

Employment Practices Liability is available only where Directors' and Officers' Liability is selected.

Using this guide

1. Identify the client's actual activities and match them to the trade categories.
2. Quote Professional Indemnity as the core cover, then select relevant optional covers.
3. Check the quotation and policy documents for confirmed limits, terms and exclusions.
4. Refer mixed, unclear, larger or higher-risk cases to underwriting.

New business team

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Claims support

Claims are subject to policy terms, conditions, exclusions and limits. Claims are administered by Sedgwick through its European network.

Availability

Cover, limits, pricing, territorial scope and acceptance depend on the risk, policy wording, underwriting criteria and local requirements.

Important information

This guide is provided for broker information and educational purposes only. It summarises Cuffe & Company (Insurance) current appetite and does not guarantee quotation, acceptance or cover. Appetite, limits and trades may vary with activities, turnover, experience, claims history, territorial exposure, policy requirements and underwriting information. Refer unclear or mixed activities to Cuffe & Company.

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