

## PROFESSIONAL LINES **SME**

Simply innovative, the SME product suite provides support for small-and-medium sized businesses looking to maximise their insurance protection at an affordable price. With our 24-hour turnaround commitment, instant policy issuance and in-house claims team, Allied World works efficiently to find the best insurance solutions for each client. Our underwriters have over 30 years' experience working in the London and UK market and also specialise in schemes or facility placement.

This product gives our clients the peace of mind to focus on running their business. With a suite of bespoke insurance solutions written by insurance and legal specialists, it provides a broad range of business types with comprehensive Professional Indemnity (PI) and Directors and Officers (D&O) coverage. Our team is willing to consider more complex risks that other carriers may decline, drawing on their extensive experience to identify an alternative solution.

### PROFESSIONAL CLASSES COVERAGE

#### Accountants:

- Professional Indemnity
- Directors & Officers Liability
- Current member of the Institute of Chartered Accountants assigned risk pool; ICAEW, ICAS and Institute of Chartered Accountants Eire
- Wording that meets and goes beyond minimum coverage requirements
- AGG or AOC basis
- Full limits available
- Primary / Excesss

Exclusions / Limitation Reasons:  
Financial services / investment products

#### Actuaries:

- Professional Indemnity
- Directors & Officers Liability
- Competitive coverage
- Full limits available
- Primary / Excess

#### Architects:

- Professional Indemnity
- Directors & Officers Liability
- Competitive coverage
- Full limits available
- Primary / Excess

#### Design & Construction:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Class specific product
- Full limits available
- Primary / Excess

#### Engineers:

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess



EUROPE

### CONTACTS

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Rated "A" (Excellent) by A.M. Best Company  
Rated "A-" (Strong) by Standard & Poor's  
Rated "A3" by Moody's

**Environmental Consultants:**

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Class specific product
- Full limits available
- Primary / Excess

**Independent Financial Advisers (IFAs):**

- Excluded all classes

**Information Technology:**

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess

**Insurance Brokers:**

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:

Financial services / investment products

**Management Consultants:**

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess

**Miscellaneous Professional Indemnity:**

- Professional Indemnity
- Directors & Officers Liability
- AGG or AOC basis in respect of PI
- Full limits available
- Primary / Excess
- Broad spectrum of disciplines

**Solicitors:**

- Directors & Officers Liability only
- Professional Indemnity product excluded

**Surveyors:**

- Professional Indemnity
- RICS APR prescribed insurer
- RICS regulated insurer
- Directors & Officers Liability
- AOC basis in respect of PI
- Full limits available
- Primary / Excess

**MISCELLANEOUS CLASSES COVERAGE**

**Chemical / Pharms / Biotech:**

- Directors & Officers Liability only
- Professional Indemnity product excluded
- Primary / Excess
- Maximum £5M

Exclusions / Limitation Reasons:

- Market Capitalisation > £50M
- Assets domiciled in USA
- Outside EU listing
- Any USA securities exposure

**Education:**

- Professional Indemnity
- Directors & Officers Liability
- Full limits available
- Primary / Excess

**Oil & Gas:**

- Directors & Officers Liability only
- Professional Indemnity product excluded
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:

- Market Capitalisation > £100M
- Assets domiciled in USA > 10%
- Outside EU listing
- Any USA securities exposure

**Public Limited Companies (PLCs):**

- Professional Indemnity
- Directors & Officers Liability
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:

- Market Capitalisation > £100M
- Assets domiciled in USA > 10%
- Outside EU listing
- Any USA securities exposure

**Telecommunications / Internet Based Companies**

- Directors & Officers Liability
- Professional Indemnity
- Primary / Excess
- Maximum £5M

Exclusions / Limitation Reasons:

- Market Capitalisation > £50M
- Assets domiciled in USA
- Outside EU listing
- Any USA securities exposure

**Transport Related Activities**

- Directors & Officers Liability
- Professional Indemnity
- Full limits available
- Primary / Excess

Exclusions / Limitation Reasons:

- No trackside / airside work
- No airlines

**LIMITS**

- PI Products – £5M maximum
- D&O Products – £10M maximum
- Blended D&O and PI – £5M maximum
- Excess Layers – Competitive excess layer prices, up to maximums noted above

**TARGET MARKETS**

- Allied World is unique in that we approach Small and Medium Enterprises (SME) as 'Small and Medium Exposures'
- Maximum market capitalisation on listed companies – £100M
- UK-based private companies with up to £250M in turnover
- Primary or Excess layers

**UNDERWRITING STRATEGY**

- Dedicated suite of products for core professions
- Concentration on core professions
- Continued development of regional book outside London market
- Client / broker service: 24-hour turnaround
- Dedicated in-house lawyer, optimum claims handling service

### **RISK MANAGEMENT AND LOSS CONTROL**

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Risk management and loss control is core to Allied World's proactive approach to insurance. It is embedded in our underwriting process and is a key differentiator of our client service offering.

### **CLAIM SUPPORT CLIENTS CAN COUNT ON**

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Our claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

### **FINANCIAL STRENGTH**

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We recognise how important it is that a carrier has the financial strength to ensure that it will be there when your clients need it. We believe that our ratings, conservative balance sheet, expanding scope of operations and solid capital base put Allied World in a superior position to withstand future economic upheavals and to provide our insureds with the protection they need.



Coverage is subject to the satisfaction of applicable regulatory licensing requirements and will be provided through appropriately licensed insurance intermediaries. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided by or arranged through AWAC Services Company (Ireland) Limited, a member company of Allied World. **Allied World Europe** Coverage will be underwritten by Allied World Assurance Company (Europe) dac, which is regulated by the Central Bank of Ireland and is rated "A" (Excellent) by A.M. Best, "A3" (Good) by Moody's and "A-" (Strong) by Standard & Poor's. Coverage underwritten within Switzerland is by Allied World Assurance Company, AG, which is regulated by the Swiss Financial Market Supervisory Authority and is rated "A-" (Strong) by Standard & Poor's. © 2017 Allied World Assurance Company Holdings, GmbH, a Fairfax company. All rights reserved.