



# INSURANCE BROKERS

Our appetite is focussed on high street brokers who are heavily biased towards personal lines insurance.

This factsheet is a high-level guide and not everything we can do – if in doubt, speak to your Hiscox underwriter.

## SWEETSPOT EXAMPLES

Renewal focussed SME personal lines brokers.



## LIKELY MAXIMUM LIMITS

### By turnover banding

Up to £5m **£2m limit**

Over £5m **No Appetite**

### KEY CROSS-SELL OPPORTUNITIES:

PROPERTY

CASUALTY

## OUR TARGET RISK PROFILE



UK domiciled firms with a turnover of up to **£5m.**



Up to **20%** overseas exposure by contractual jurisdiction.



**0%** US exposure by contractual jurisdiction.



Up to **10%** income coming from overseas subsidiaries.

## KEY BENEFITS

- 01 Awards by Ombudsmen
- 02 Civil liability basis
- 03 Breach of intellectual property
- 04 Confidentiality - if confidential customer information is disclosed without consent
- 05 Criminal proceedings costs
- 06 Defamation