



Risk Appetite Guideline

Online SME

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 • 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"> Tyre retailer 	<ul style="list-style-type: none"> Laundrette Dry cleaner
Entertainment Leisure	<ul style="list-style-type: none"> Café Wine bar Guesthouse Gym Cinema 	<ul style="list-style-type: none"> Pubs Sports club Take-away 	<ul style="list-style-type: none"> Night club Casino
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 Education/Training centres 	<ul style="list-style-type: none"> Car park 	<ul style="list-style-type: none"> Recycling/ Waste Farm buildings



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