

Spring Insure FI Binder – Appetite Guide

Target Business	Financial Institutions in sectors other than those listed under exclusions Private Companies only, except listed investment trusts Revenue up to GBP30M for new business US Revenue >50% must be referred Regulated firms only (FCA or local equivalent) Employee numbers 3-200 (referral above 200) Fund Managers up to GBP2.5BLN AUM Minimum Investment Threshold GBP10K
Territories	United Kingdom, Jersey, Isle of Man, Guernsey, Cayman Islands, British Virgin Islands, Luxembourg, Republic of Ireland. Gibraltar & Malta for Asset Management Risks only.
Line size	GBP5M for PI/D&O/Crime (GBP10M for Fund D&O) GBP2M for Cyber (referral above GBP1M) No Cyber for Payment Processing companies Primary only, other than excess of Spring Guernsey. Co-Insurance considered on a case by case basis.
Wordings	Beazley policy wordings only, plus LMA5471 Cyber Affirmative Clause.
Excluded Sectors/ Activities	Banks, including Investment Banks & Challenger Banks Bureaux de Change (Physical Exchanges) Cannabis Cryptocurrency CSP/Trusts Film Finance Fund Administration Independent Financial Advisers (IFAs) Insurance companies, including brokers & MGAs Issuers of pre-paid credit and debit cards Life Settlement Funds Litigation Funding NFTs Quant Funds/Quantitative Investment Managers Retail Investment Managers or Retail Investment Advice Retail P2P Lending (Retail lenders to Retail borrowers) Self-Invested Personal Pensions (SIPP) SPACs & deSPACs

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