

INSURANCE FOR SMALL BUSINESSES

Specialist products built on true expertise

Professional Indemnity
SME Package



BIA BROKER
INNOVATION
AWARDS
2022
MGA OF THE YEAR



Insurance POST
**THE BRITISH
INSURANCE
AWARDS
2021
WINNER**

**The Broker
Partner
of the Year**



**We are an award winning MGA
with a vision to empower brokers
to win more business quicker and
easier than anyone else.**



Always
underwritten
by 'A' rated
Insurers.



Fast quote
and bind process
with rapid referral
response.



Reliable and
knowledgeable
team who are
keen to trade.

Our products and services are shaped by the challenges of our broker partners, their insureds and the risks they face. We take the time to understand their needs and develop smart solutions that solve real problems, fast. We keep our processes smooth and simple and have real humans on-hand to get enquiries over the line when needed.

We're in this for the long haul. We focus on long lasting relationships where our brokers can depend on us for good service, an enthusiasm to trade and business robustness year after year.

Professional Indemnity

Providing businesses and professionals with protection against the costs of compensation claims. Designed to meet the needs of cover for a wide range of trades and professions.



Primary or
Excess Layer
options available



Minimum Premiums
starting from £259
inclusive of IPT and fee



All of our products are
underwritten by 'A' rated
or better insurers



PI Limits from
£100k to £15m

Professional Indemnity Target Professions



Accountants
Bookkeepers
Architects
Engineers



Design
& Construct
IT & Tech
Consultancies



Media &
Advertising
Consultants
Miscellaneous
Chartered
Surveyors



Estate Agents &
Property Managers
Quantity Surveyors &
Project Coordination/
Management

Solicitors PI Excess Layers

Offering additional layers for UK based SME legal practices with up to £10m fees. We can underwrite the risk based on the primary markets proposal form.



Underwritten
by A Rated
capacity



Ability to write layers
attaching from £2m for
partnerships and £3m for LLP's



Limits up to
£8,000,000



Tailored Solicitors
excess layer wording

Solicitors Excess Layer Appetite

Total Conveyancing up to 75% with a maximum of 25% from commercial conveyancing.

Up to 25% from Commercial & Corporate Work.

Fees up to £10,000,000.

Up to 5% Financial Advice and Services work.

Up to 10% Mergers and Acquisitions work including Management Buy-Outs and Buy-Ins.

Conveyancing, Litigation, Commercial, Corporate, Merger and Acquisitions values up to £10m for layers attaching at £5m, reducing to £5m for layers attaching below £5m.

SME Package

An all in one product designed to cover the risks associated with the day-to-day running of small to medium sized food and hospitality businesses. Cover includes Material damage, Business interruption, Employers liability, Public liability and associated optional extras.



Quote and bind in
under 5 minutes



£2.5M MD & BI Limit
per location



Always an 'A' Rated
insurer partner



Minimum Premiums
starting from
£420 inclusive of
IPT and fee

SME Package Our Target Trades



Hotels
Guesthouses
B&B's



Health Food Cafes
Coffee Shops
Tea Rooms
Delicatessens



Pubs
Micro-Pubs
Bars
Restaurants



Takeaways
Dark Kitchens
Takeaway
Franchises



Hairdressers
Beauty Salons
Barbers
Tanning Salons

Empowering Our Brokers

With our distribution-focused offering, we offer our Brokers both Open Market and E-Trading trading methods. Both methods offer rapid response times, direct access to our experienced underwriters, award-winning levels of service and always A-rated cover.



Open-Market (PI only)

Present, discuss and negotiate in a traditional way
Dedicated underwriter from start to finish
Fast enquiry response in under 48hrs



E-Trade (PI & SME Package)

Quote and bind in under 5 minutes
Question sets built to be trade specific
Any referrals handled same day



Get an Agency

We can deliver solutions that exceed the existing market expectations on speed, quality and ease of partnering with an MGA.

If this is what you are seeking in an agency partner, then let's talk.

Jon Gleave

Business Development Manager

jon.gleave@aqu-uw.com

+44 7533 313 619

+44 204 574 7126

Ollie Jennings

Business Development Manager

ollie.jennings@aqu-uw.com

+44 204 574 7159

Stuart Barker

Head of Business Development – PI

stuart.barker@aqu-uw.com

+44 7376 377 839

+44 204 574 7157

Terry Shaw

Head of PI

terry.shaw@aqu-uw.com

+44 7855 427 807

+44 204 574 7160



info@aqueousuw.com | www.aqueousuw.com

© 2025 Aqueous Management Limited (AqML) All rights reserved

AqML is registered in England and Wales. Company Number 09634781 Registered Address at 10th Floor, 5 Churchill Place, London, E14 5HU

An appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities