HISCOX

Policy number: 9695924

Professional indemnity - Estate and letting agents

Section wording	22540 WD-PROF-UK-EST(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£1,000,000
Limit applies to	Each and every claim or loss, excluding defence cost
Excess	£1,000
Excess basis	each claim or loss excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide excluding claims brought in the USA/Canada

Business activities

Estate agency - Residential, Letting agency - Commercial, Letting agency - Residential, Property management - Commercial, Property management - Residential

Special limits (included within and not in addition to the overall limit above)

Complaints referred to an ombudsman or arbitrator	£500,000	in the aggregate, including all costs
Criminal proceedings	£250,000	in the aggregate, including all costs
Representation costs	£25,000	In the aggregate, including all costs
Personal data claims	£250,000	in the aggregate, including all costs

Special Excess (included within and not in addition to the overall limit above)

Criminal proceedings	£2,500	including all costs
Complaints referred to an ombudsman or arbitrator	£1,000	or the excess shown above, whichever is lower, in respect of each and every claim or loss

Additional cover (in addition to the overall limit above)

Court attendance compensation – directors and partners	£500	per person per day
Court attendance compensation – employees	£250	per person per day
Court attendance compensation: in total	£100,000	in total during any one period of insurance
Professional disciplinary tribunal attendance compensation: directors and partners	£500	Per person, per day
Professional disciplinary tribunal attendance compensation: employees	£250	Per person, per day
Professional disciplinary tribunal attendance compensation: in total	£10,000	in the aggregate