



## **PROFESSIONAL MULTI RISK POLICY SCHEDULE**

**Policy Number:** PI26B1104036 **Date:** 09 February 2026

**Form:** PMR EA Civil OP ML 1125

**Proposal Form Date:** 18 February 2026

**Insured:** Catherine Dobson T/A Choice Lettings (Watford).

**Business:** Estate agency, lettings agents & property managers

**Period of Insurance:** From: 18 February 2026  
To: 17 February 2027 both days inclusive

**Premium:** GBP 585.00 plus Insurance Premium Tax as applicable

**Additional Conditions:**  
**(all sections):**

**Section 1: Professional Indemnity**

**Indemnity Limit:** GBP 250,000 any one claim defence costs in addition

**Excess:** GBP 500 each and every claim does not apply to defence costs

**Additional Conditions:** Retroactive Date: None  
Geographical Limits: Worldwide excluding USA/Canada  
Jurisdiction Limits: Worldwide excluding USA/Canada  
PMR 197 Cyber Endorsement  
PMR 591 Cyber and Data Protection Law Exclusion with  
write-back and Loss of Data Exclusion for Section 2  
- General



**Section 2 - General Liability**

**Indemnity Limits:**

**Employers Liability:** GBP 10,000,000  
If this Section A applies, the Limit of Indemnity shall be GBP 5,000,000 in respect of Bodily Injury arising from Terrorism or occurring Offshore (if applicable) or arising out of exposure to asbestos

**Public Liability:** GBP 2,000,000 any one occurrence.

**Products Liability:** GBP 2,000,000 any one occurrence and in all in the Period of Insurance.

**Pollution Liability:** GBP 2,000,000 any one occurrence and in all in the Period of Insurance.

**Excess:**  
**Employers:** GBP 0 each and every claim.  
**Public, Products and Pollution:** GBP 250 in respect of Damage.

**Additional Conditions: Offshore Risks:** This policy does not provide coverage in respect of risks located Offshore.

**Applicable Courts:** A) Employers Liability: United Kingdom and Channel Islands B,C,D) Public, Products, Pollution Liability: Worldwide excluding USA/Canada.

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