

# Professional Risks

## SCHEDULE

Policy number:	PI23Z718299	Date of issue:	18/12/2023
Wording:	PMR EA Civil OP ML 1122		
Date of proposal form:	18/01/2023		
Insured:	Catherine Dobson T/A Choice Lettings (Watford)		
Business:	Estate agency lettings agents & property managers		
Start date:	17th February 2024		
Monthly premium:	GBP 48.75 plus Insurance Premium Tax as applicable		
Additional condition (all sections):	Rolling Monthly Policy Endorsement		

## 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:	Worldwide excluding USA / Canada	
	PMR 197	Cyber Endorsement	

## Section 2: General Liability

### Indemnity limits:

---

<b>Employers' liability:</b>	GBP 10,000,000 any one occurrence  If EL applies, the Limit of Indemnity shall be 5,000,000 in respect of bodily injury arising from Terrorism or occurring Offshore (if applicable) or arising out of exposure to Asbestos
<b>Public liability:</b>	GBP 2,000,000 any one occurrence
<b>Products liability:</b>	GBP 2,000,000 any one occurrence and in all in the period of insurance
<b>Pollution liability:</b>	GBP 2,000,000 any one occurrence and in all in the period of insurance
<b>Excess:</b>	GBP 250 each claim in respect of Damage
<b>Additional conditions:</b>	<b>Offshore Risks:</b> This policy does not provide coverage in respect of risks located Offshore  <b>Applicable Courts:</b> A) Employers Liability: United Kingdom and Channel Islands B,C,D) Public, Products, Pollution Liability: Worldwide excluding USA/Canada

---

## Section 3: Office Protect

### Risk address:

Choice Lettings  
161-163 The Parade, High Street  
Watford  
Hertfordshire  
WD17 1NJ

---

### Sub-section 1: Material Damage:

---

<b>Description:</b>	<b>Sum insured:</b>
Tenants improvements:	GBP Not Applicable
Rent:	GBP Not Applicable
Contents:	GBP 10,000
Documents	GBP Not Applicable
Trade samples and stock in trade	GBP 3,000

---

Computer equipment	GBP Included in Contents
Insured perils	1-13
Excess (insured perils)	GBP 250
Additional covers: Glass:	Excess GBP 250

### Money:

Item – see policy for full description	Limit
A – In building during hours	GBP 3,000
B – In Transit	GBP 3,000
C – Private Dwelling House	GBP 500
D – In building outside hours	GBP 500
E – Unspecified Safe	GBP 3,000
F – Non-negotiable money	GBP 250,000
Excess	GBP 100
Personal accident (assault)	

Item – see policy wording for full description	Limit
1. Death	GBP 10,000
2. Loss of limbs or eyes	GBP 10,000
3. Permanent total disablement	GBP 10,000
4. Temporary total disablement	GBP 100 per week for a maximum of 104 weeks
Theft by employees:	GBP 5,000   Excess GBP 250

### All Risks on Portable Property:

Geographical Area:	Worldwide
Item description:	Portable equipment
Sum insured:	GBP 2,000
Excess:	GBP 250

### Goods in Transit:

Item – See policy wording for full description:	Sum Insured	Excess
Carryings any vehicle	GBP 3,000	GBP 100
Sendings:	GBP 3,000	GBP 100

### Sub-Section 2: Business Interruption

Description:	Sum insured:
Gross Revenue	GBP 50,000

Indemnity period (months):	12
Outstanding debit balances	GBP 12,000

### Sub-section 3: Equipment Breakdown

Limit of Indemnity:	Any One Claim GBP 1,000,000
Excess:	GBP 250

**Additional conditions: None**

## Section 4: Legal Expenses

## Not Insured

### Section 4 is offered in conjunction with ARAG plc

Insurer for Section 4 only: SCOR UK Company Limited

SCOR UK Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Limit of Indemnity:	Any One Claim GBP 100,000
	Employment Compensation Awards Aggregate GBP 1,000,000
Excess:	Nil
Legal advice service:	0344 571 7978

# Section 5: Management Liability

## Principal address:

Choice Lettings  
161-163 The Parade, High  
Street  
Watford  
Hertfordshire  
WD17 1NJ

## Limits of liability:

Directors & Officers Liability, Company Reimbursement and Corporate Liability: GBP Not Applicable Any one claim including Defence and Investigation costs

Employment Practice Liability: GBP Not Applicable Any one claim including Defence and Investigation costs

**Non-Executive Director Extra Limit:** GBP 100,000 aggregate including Defence and Investigation costs

## Aggregate sub-limits:

All sub-limits are part of and not in addition to the Limit of liability

Exclusion C 1 – Pollution Defence Costs: GBP 50,000

Extension C - Emergency Costs: GBP 50,000

## Retentions

Directors & Officers Liability and Company Reimbursement: Nil

Employment Practice Liability: GBP NOT COVERED

## Discovery Period:

### Automatic Discovery Period for Retired Directors:

Duration: 120 months after the Expiration Date

Additional Premium: Nil

### Optional Discovery Period:

Duration: 12 months after the Expiration Date

Additional Premium: 100% of the Premium

## Applicable law and exclusive jurisdiction:

Applicable Law: England and Wales

Exclusive Jurisdiction: England and Wales

---

Continuity date:

---

Additional conditions:

---