

## What is this type of insurance?

This is an Estate & Letting Agents Professional Indemnity insurance policy.

## Key features of the cover

- The indemnity limit will be on an 'any one claim' basis (in other words, no restriction as to the number of claims in a year but each claim has a maximum limit).
- The wording is written on a civil liability basis and complies with the PI requirements of Propertymark.
- HCC International can offer up to GBP 1 million cover for our Estate & Letting Agents / Property Management clients.
- Insurance Act 2015 compliant
- Breach of statutory obligations - if proceedings are brought against you during the period of insurance under:
  - a. Consumer Protection from Unfair Trading Regulations 2008 &/or
  - b. Business Protection from Misleading Marketing Regulations 2008 &/or
  - c. Estate Agents Act 1979 &/or
  - d. Consumers, Estate Agents and Redress Act 2007 &/or
  - e. Digital Markets, Competition and Consumers Act 2024
- Legal defence costs (lawyers, court costs, experts etc.) are payable in addition to the Indemnity Limit
- Costs of prosecuting claims for infringement of the Insured's intellectual property rights and costs of representation at any inquiry which has a direct relevance to any claim or circumstance (sub-limit GBP 25,000 in the aggregate).



### What is insured?

- Civil liability claims
- Breach of professional duty
- Dishonesty of employees
- Fidelity - £250,000 aggregate sub limit
- Court Attendance
- Reputation Management
- Libel and slander
- Unintentional breach of confidentiality
- Unintentional infringement of intellectual property rights
- Loss of or damage to documents
- The Property Ombudsman (TPO) / The Property Redress (PR) awards
- Breach of statutory obligation defence costs
- Data Protection cover



### What is not insured?

- Risks that should be insured elsewhere – Employers Liability, Property, Land, Products, Directors and Officers
- North American Exposure
- War, Terrorism and Nuclear risks
- Claims and circumstances known at inception of cover
- Trading losses, fines and penalties, insolvency or bankruptcy of the Insured
- Surveys or valuations other than for the purpose of the establishment of a price for the marketing of a property for sale and Fire Reinstatement
- Viruses
- Provision of Financial Services
- Combustibility and Fire Safety