

PROFESSIONAL MULTI RISKS POLICY SCHEDULE



Policy Number: P118A645739

Wording: PMR EA DOA Civil AOC 01 11 **Date:** 5th January 2018

Date of Proposal Form(s): 23rd December 2012

Insured: House to Home Lettings Ltd

Business: Property managers, letting agents & fire risk assessors

Period of Insurance: From: 4th January 2018 To: 3rd January 2019 both dates inclusive

Premium: GBP 1,375.00 plus Insurance Premium Tax as applicable

Additional Conditions
(all sections):

None

SECTION 1: Professional Indemnity

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

Excess: GBP 1,000 each and every claim does not apply to defence costs

Additional Conditions:

Retroactive date: 04/01/2012
 Geographical Limits: Worldwide excluding USA / Canada
 Jurisdiction: Worldwide excluding USA / Canada
 PMRDOA249 Insurance Act 2015 - Difference in conditions clause
 PMRDOA 016 General Exclusion , Excluding supply of furniture
 PMRDOA246 International Sanctions Clause

SECTION 2: General Liability

Indemnity Limits:
 Employers Liability: GBP 10,000,000 any one occurrence
 Public Liability: GBP 10,000,000 any one occurrence
 Products Liability: GBP 10,000,000 any one occurrence and in all in the Period of
 Insurance
 Pollution Liability: GBP 10,000,000 any one occurrence and in all in the Period of
 Insurance
 Excess: GBP 250 each and every claim 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