



Estate agency insurance *Summary of Cover*

Professional indemnity insurance

Protects you and your business against claims of negligence arising from your estate and letting agency work.

Additional cover:

- ✓ Negligence or breach of duty of care.
- ✓ Breach of confidence or misuse of information.
- ✓ Any other civil liability (if it's not excluded, it's covered).

Exclusions:

- ✗ Investment (or advice on investment) of client funds.
- ✗ Pension or employee benefits scheme or trust fund administration.
- ✗ Breach of tax, competition, or anti-trust legislation or regulation.

Public liability insurance

Covers you, your business and its employees if there's an accident and someone's injured or their property's damaged (and it's deemed your fault).

Additional cover:

- ✓ Costs of governmental or regulatory bodies bringing a criminal action against you, relating to a claim.
- ✓ Court attendance costs.

Exclusions:

- ✗ Construction work.
- ✗ Pollution or contamination.

Employers' liability insurance

If an employee is injured or gets ill at work – and blames your business – this covers a claim's legal costs and any compensation awarded.

Additional cover:

- ✓ Any claim involving an act of terrorism.
- ✓ Court attendance costs.

Exclusions:

- ✗ Employees injured while offshore.
- ✗ Employees injured in accidents governed by the Road Traffic Act.

Need to know

Continuous policy: pay by monthly, interest-free Direct Debit for as long as you want – no renewal needed. Or pay once for 12 months' cover.

Claims made: to be covered, you must have insurance in place when you did the work and when the claim is made.

Past work: please call us if you need your past work covered. This is called 'retroactive cover'.

Location: you're covered to work anywhere in the world.

Excess: none, other than a fixed £250 for public liability claims.

Claims: contact us as soon as you're aware of an issue with a client, if there's been an accident, or if you've lost or damaged your property. It goes without saying that you shouldn't admit liability or attempt to settle matters with a disgruntled client without speaking to us first.

Cancellation: ideally, we'd like 30 days' notice. We don't charge for cancellations.

Insurer: Hiscox.

