



PROFESSIONAL MULTI RISKS POLICY SCHEDULE

Policy Number: PI210721539

Wording: PMR EA Civil AOC OP DO MLI **Date:** 18th January 2021
0314

Date of Proposal Form(s): 4th March 2015

Insured: Randalls Property Agents Ltd

Business: Estate agency lettings agents & property managers

Start date: 17th March 2021

Monthly premium: GBP 22.92 plus Insurance Premium Tax as applicable

Additional Conditions (all sections): Rolling Monthly Policy Endorsement

SECTION 1: Professional Indemnity

Indemnity Limit: GBP 100,000 any one claim plus costs and expenses

Excess: GBP 500 each and every claim including costs and expenses

Additional Conditions:

Retroactive date:	None
Geographical Limits:	Worldwide excluding USA / Canada
Jurisdiction:	Worldwide excluding USA / Canada
PMR 197	Cyber Endorsement
PMR 213	Consumer Protection from Unfair Trading Regulations 2008 and TPO / NALS award amendment clause
PMR 246	International Sanctions Clause
PMR 249	Insurance Act 2015 - Difference in conditions clause

SECTION 2: General Liability

Indemnity Limits:

Employers Liability: GBP Not Applicable any one occurrence
If EL 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 Not Applicable any one occurrence

Products Liability: GBP Not Applicable any one occurrence and in all in the Period of Insurance

Pollution Liability: GBP Not Applicable any one occurrence and in all in the Period of Insurance

Excess: GBP NOT COVERED each 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
B,C,D) Public, Products, Pollution Liability: Worldwide excluding USA/Canada

SECTION 3: Office Protect – Section 3 is offered in conjunction with Liverpool Victoria Insurance Company Limited.

Insurer for Section 3 only: Liverpool Victoria Insurance Company Limited.

NOT APPLICABLE

Risk Address: Randalls Property Agents
101 Camden Road
Tunbridge Wells
Kent
TN1 2QR

Sub-section 1: Material Damage

Description:	Sum Insured:
<i>Tenants' Improvements</i>	GBP
<i>Rent</i>	GBP
<i>Contents</i>	GBP
<i>Documents</i>	GBP
<i>Trade Samples and Stock in Trade</i>	GBP 3,000
<i>Computer Equipment</i>	GBP
<i>Insured Perils</i>	1-13

Excess (Insured Perils) GBP 250

Additional Covers:
Glass: Excess GBP 250

Money:	Limit
Item – see policy for full description	
<i>A – In building during hours</i>	GBP
<i>B – In Transit</i>	GBP
<i>C – Private Dwelling House</i>	GBP 500
<i>D – In building outside hours</i>	GBP 500
<i>E – Unspecified Safe</i>	GBP 3,000
<i>F – Non-negotiable money</i>	GBP 250,000

Excess GBP 100

Personal Accident (Assault):	Limit
Item – see policy wording for full description	
<i>1 – Death</i>	GBP 10,000
<i>2 – Loss of Limbs or Eyes</i>	GBP 10,000
<i>3 – Permanent Total Disablement</i>	GBP 10,000
<i>4 – Temporary Total Disablement</i>	GBP 100 Per Week

Theft by Employees: GBP 5,000
Excess GBP 250

All Risks on Portable Property:
Geographical Area Worldwide
Item Description Computers – Portable
Sum Insured GBP
Excess GBP 250

Item Description Mobile Telephones
Sum Insured GBP 500
Excess GBP 250

Goods in Transit:
Item – See policy wording for full description **Sum Insured** **Excess**
a) *Carryings any vehicle* GBP 3,000 GBP 100
b) *Sendings* GBP 3,000 GBP 100

Sub-section 2: Business Interruption

Description: **Sum Insured**
Gross Revenue GBP
Indemnity period (months) 12
Outstanding Debit Balances GBP 10,000

Sub-section 3: Equipment Breakdown

Limit of Indemnity GBP 1,000,000
Excess GBP 250

Sub-section 4: Legal Expenses

Limit of Indemnity Any One Claim GBP 100,000
In Aggregate GBP 1,000,000
Excess Sub-Section 4A – GBP 250
All other Sub-Sections 4 - Nil
Increased Excess (for own choice of Sub-Sections 4A, 4B, 4E - 4K – GBP 1,000
Appointed Representative) Sub-Sections 4C and 4D – Not Applicable
Appointed Representative Sub-section 4C - Abbey Legal Services
Sub-Section 4D – Abbey Tax Protection
LV Legal Line 0845 293 0692

Additional Conditions: None

SECTION 4: Management Liability

Principal Address:

Randalls Property Agents
101 Camden Road
Tunbridge Wells
Kent
TN1 2QR

Indemnity Limit: GBP Not Applicable

Aggregate Sub-Limit - Insuring Agreement (D): GBP Not Applicable

Retention basis: Each claim including costs and expenses

Conditions:

Applicable Insuring Agreements:

Insuring Agreement A **NOT COVERED**
Insuring Agreement B **NOT COVERED**
Insuring Agreement C **NOT COVERED**
Insuring Agreement D **NOT COVERED**

Aggregate Sub-Limits:

Insuring Agreement (C) 50% of limit of indemnity
Other sub limits (percentage of limit of indemnity):
Exclusion (C) 1 Pollution Defence costs: 10%
Extension (C) Emergency Costs 10%
Extension (D) Civil Fines and Penalties 10%
Extension (E) Insured Persons Investigation Costs 10%
Extension (I) Company Investigation Costs 10%

