



Schedule

Policy number: 8538878

Insurance details

Period of insurance : From 10 November 2023 to 09 November 2024, both days inclusive
Date schedule issued to insured: 18 October 2023
Underwritten by : Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Broker: Arthur J Gallagher - Brierley Hill - DY5 1XH (A08532)
Payment method: Payment by Broker Statement
General terms and conditions wording: 15661 WD-COM-UK-GTCA(4)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

Insured details

Insured : Hartwood Property Management Limited
Address : 20 Mortlake High Street
London
SW14 8JN
United Kingdom

Business: Estate Agency

Premium details

Annual premium:	£549.43	Annual tax:	£65.93	Annual total:	£615.36
------------------------	---------	--------------------	--------	----------------------	---------

Professional indemnity - Estate and letting agents

Section wording	5640 WD-PIP-UK-EST(7)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£500,000
Limit applies to	any one claim excluding defence costs
Excess	£1,000
Excess basis	each claim or loss excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide excluding claims brought in the USA/Canada

Business activities

Letting agency - Residential, Property management - Residential

Special limits (included within and not in addition to the overall limit above)

Personal data claims	£250,000	in the aggregate, including all costs
Complaints referred to an ombudsman or arbitrator	£250,000	any one claim and in the aggregate including defence costs

Special Excess (included within and not in addition to the overall limit above)

Complaints referred to an ombudsman or arbitrator	£1,000	or the standard excess above, whichever is the lower, for each claim or loss excluding defence costs
---	--------	--

Additional cover (in addition to the overall limit above)

Court attendance compensation – directors and partners	£500	per person per day
Court attendance compensation – employees	£250	per person per day
Court attendance compensation: in total	£100,000	in total during any one period of insurance

Endorsements

2000314

Addition of cover: your own losses from dishonesty

The following is added to **What is covered, Your own losses:**

Losses from dishonesty

If during the **period of insurance**, and in the performance of **your business activity** within the **geographical limits**, **you** discover a loss of money or property from the dishonesty of **your** employee, acting alone or in collusion with others, where there was a clear intention to cause **you** loss or damage and to obtain a personal financial gain over and above any salary, bonus or commission, **we** will indemnify **you** against **your** direct financial loss provided that the