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 the National Association of Estate Agents
- HCC International can offer up to GBP 10 million cover for our Estate & Letting Agents / Property Management clients.
- Insurance Act 2015 compliant
- 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
- ✓ Libel and slander
- ✓ Unintentional breach of confidentiality
- ✓ Unintentional infringement of intellectual property rights
- ✓ Loss of or damage to documents
- ✓ The Property Ombudsman / The Property Redress Scheme awards
- ✓ Breach of statutory obligation defence costs
- ✓ Data Protection cover

What is not insured?

- × Risks that should be inured 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
- × Viruses
- × Provision of Financial Services