



Hiscox Insurance Policy Schedule

This schedule tells you what is insured with us. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

Schedule effective date: 10/08/2020

Insurance details

Policy number:	PL-PSC04009466676/05
Period of insurance:	From 10/08/2020 to 09/08/2021 both days inclusive. This policy is a Continuing cover policy.
Insured:	The House Share (Yorkshire) Company Ltd
Address:	Unit 409 Birch Park Street 7 Thorp Arch Estate Wetherby Thorp Arch Estate LS23 7FG
Additional insureds:	Freshly Maid Ltd The covers applicable to each additional insured are set out under the additional insureds section of this schedule.
Business:	Lettings Agency

Premium details

Charged premium – the total amount you'll pay for this policy.

Charged premium:	£482.51
Insurance Premium Tax (IPT):	£57.90
Total charged premium:	£540.41
Monthly premium:	£45.03

Annualised premium – the annual premium for this policy. This is given for comparison purposes. Please refer to the charged premium section for the amount you'll pay for the policy.

Annual premium:	£482.51
Insurance Premium Tax (IPT):	£57.90
Annual total:	£540.41

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).



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Summary

General information

Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	15661 WD-PIP-UK-GTCA(2) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Property definitions wording:	16090 WD-PROF-UK-PD(2) Property definitions apply to the Property sections of this policy.

Claims information

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

- If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.



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Your covers

This is a summary of each section of your policy. See each section for cover details.

Cover	Insurance amount	Excess	Annual Premium (exc IPT)
Professional indemnity	£500,000	£500	£345.00
Public and products liability	£2,000,000	£250	£60.00
Employers' liability	£10,000,000	£0	£46.83
Insured premises: Unit 409 Birch Park Street 7 Thorp Arch Estate, Wetherby, LS23 7FG			
Property – contents	£5,788	£250	£30.68
Property – money	Included	£0	£0.00
Crisis containment	£25,000	£0	£0.00

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.



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SECTION: PROFESSIONAL INDEMNITY – ESTATE AGENTS

Cover start date: 10/08/2020

Limit of indemnity	£500,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	£500
Excess applies to	each and every claim or loss, excluding defence costs
Geographical limits	Worldwide (excluding United States of America and Canada)
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada Not covered

Additional covers (in addition to overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Complaints referred to an ombudsman or arbitrator	£250,000	in the aggregate, including all costs

Special excesses

Cover	Excess	Excess basis
Complaints referred to an ombudsman or arbitrator	£1,000	or the excess shown above, whichever is lower, in respect of each and every claim or loss

Business activities

Residential Lettings
Residential Property Management

Retroactive date 01/01/1970

Section wording	Insurer
5640 WD-PROF-UK-EST(6)	Hiscox Insurance Company Limited

Section endorsements
Amendment of cover: sub-contractors (same limit)

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any **business activity** or **advertising** undertaken on **your** behalf by any sub-contractor, outsourcer or freelancer, unless there is a written contract between **you** and the sub-contractor, outsourcer or freelancer which provides that:

1. it is subject to the laws of a legal system in the United Kingdom;
2. any dispute which arises will be referred to a court or arbitration panel in the United Kingdom;
3. the sub-contractor, outsourcer or freelancer will indemnify **you** against any liability which **you** incur and which is caused, or contributed to, by anything which the sub-contractor, outsourcer or freelancer does or fails to do in the performance of the **business activities** or provision of the **advertising**; and
4. the sub-contractor, outsourcer or freelancer has and maintains in force professional Indemnity insurance with a limit of indemnity of not less than the limit of indemnity under this section of the **policy**.

SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	10/08/2020
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Cover does not extend to include the actions of any person supplied by you under contract

Limit of indemnity	£2,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

Claims brought in USA or Canada	Not covered
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Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)

Limit of indemnity	£2,000,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union



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Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

Special excesses		
Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss

Section wording	Insurer
16166 WD-PROF-UK-PPL(1)	Hiscox Insurance Company Limited

Section endorsements
<p>Amendment of cover: abuse or molestation - claims occurring</p> <p>What is covered, Additional cover, Abuse or molestation claims is amended to read as follows:</p> <p>If, as a result of your business, any party brings a claim against you for abuse or molestation occurring during the period of insurance, we will indemnify you against the sums you have to pay as compensation. This includes a claim against any employee when they are acting on your behalf in whatever capacity. We will not in any event provide cover to any party who actually commits, condones or ignores any abuse or molestation. We will also pay defence costs but we will not pay costs for any part of a claim not covered by this section.</p>

SECTION: EMPLOYERS' LIABILITY

Cover start date:	10/08/2020
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Cover does not extend to include the actions of any person supplied by you under contract



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Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including all costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£100,000	in the aggregate

Section wording	Insurer
16164 WD-PROF-UK-EL(1)	Hiscox Insurance Company Limited

SECTION: PROPERTY – CONTENTS

Cover start date:	10/08/2020
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Insured premises: Unit 409 Birch Park Street 7 Thorp Arch Estate, Wetherby, Thorp Arch Estate, LS23 7FG

Cover	Amount insured	Limit applies to	Excess	Excess applies to
General contents	£1,158	each and every incident of loss	£250	each and every incident of loss
Computer and ancillary equipment	£4,631	each and every incident of loss	£250	each and every incident of loss
Total amount insured	£5,788			

Additional covers (in addition to the amount insured above)				
Cover	Amount insured	Limit applies to	Excess	Excess applies to
Costs following glass breakage: in total across all Property sections	£10,000	in the aggregate	£0	each and every incident of loss



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Additions to contents	£25,000	each and every incident of loss	£250	each and every incident of loss
Identity fraud: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Personal effects	£5,000	each and every incident of loss	£250	each and every incident of loss
Reconstitution of electronic data: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Reconstitution of documents: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Lock replacement	£10,000	each and every incident of loss	£250	each and every incident of loss
Building damage by theft	£10,000	each and every incident of loss	£250	each and every incident of loss
Metered water and fuel: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Contents temporarily elsewhere: in total across all Property sections	£25,000	each and every incident of loss	£250	each and every incident of loss
Crime: in total across all Property sections	£10,000	in the aggregate	£250	each and every incident of loss
Glass	£10,000	each and every incident of loss	£250	each and every incident of loss
Employees' cycles	£10,000	each and every incident of loss	£250	each and every incident of loss
Accidental discharge of gas system	£10,000	each and every incident of loss	£250	each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000	each and every incident of loss	£250	each and every incident of loss
Unauthorised use of utilities: in total across all Property sections	£10,000	in the aggregate	£250	each and every incident of loss
Loss prevention costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£25,000	each and every incident of loss	£250	each and every incident of loss
Defective title - art and collections	£10,000	each and every incident of loss	£250	each and every incident of loss
Outdoor items	£10,000	each and every incident of loss	£250	each and every incident of loss
Continuing hire charges: in total across all Property sections	£10,000	each and every incident of loss	£250	each and every incident of loss
Refrigerated stock	£5,000	each and every incident of loss	£250	each and every incident of loss

Section wording	Insurer
16088 WD-PROF-UK-PYC(2)	Hiscox Insurance Company Limited



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SECTION: PROPERTY – MONEY

Cover start date: 10/08/2020

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Money in any specified or unspecified insured premises while open or in a locked safe	£5,000	each and every incident of loss	£0	each and every incident of loss
Money in any specified or unspecified insured premises while not open and not in a locked safe	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at employees' homes	£1,000	each and every incident of loss	£0	each and every incident of loss
Money in transit	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at event or exhibition sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at contract sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at all other times	£1,000	each and every incident of loss	£0	each and every incident of loss
Non-negotiable instruments	£1,000,000	each and every incident of loss	£0	each and every incident of loss

Geographical limits United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the amount insured above)

Cover	Compensation amount	Limit applies to	Excess	Excess applies to
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100	per week up to a maximum of 104 weeks for each and every incident of loss	£0	per person for each and every incident of loss
Personal assault: death	£10,000	per person	£0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000	per person for each and every incident of loss	£0	per person for each and every incident of loss
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000	per person for each and every incident of loss	£0	per person for each and every incident of loss

Section wording	Insurer
16092 WD-PROF-UK-MON(1)	Hiscox Insurance Company Limited



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SECTION: CRISIS CONTAINMENT

Cover start date:	10/08/2020
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Limit	£25,000
Limit applies to	each and every crisis and in the aggregate
Excess	Not applicable unless specified under special excesses below
Geographical Limits	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within not in addition to the overall limit of indemnity stated above)		
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Cover	Limit of indemnity	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Section wording	Insurer
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9809 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited
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Additional insureds

Insured name	Policy Covers	Covers applicable
Freshly Maid Ltd	Crisis Containment Employers Liability Public and Products Liability Professional Indemnity	Covered Not covered Not covered Not covered
For all property covers, all additional insureds are covered at the locations specified in the schedule, unless otherwise stated.		



Hiscox Insurance Policy Schedule

Important information and contact details

Information about us

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration Status	Registered in England and Wales number 002372789 Authorised and regulated by the Financial Conduct Authority.

Insurers

These insurers provide cover as specified in each section of the schedule

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration Status	Registered in England number 00070234 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call **will** be answered by Hiscox. Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Employers' liability:

You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. employer name; and
2. full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

- a. the entity has no employees; or
- b. all staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. the entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance



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Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk.

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).



Hiscox Insurance Statement of Fact

You must read this Statement of Fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the Statement of Fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of the cover.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information and you will have complied with your obligations under General Conditions 1 and 3 in the General terms and conditions.

If any of the information is not, or no longer remains, true, accurate and complete, and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

Continuing cover: Maximum allowable amounts

Category	Declared amount	Maximum allowable
Turnover	£48,000	£150,000
Wage roll	£48,000	£150,000

You and your business

We asked you	You answered
What is your organisation's primary trade?	Estate and letting agents
What is your organisation's business description?	Lettings Agency
Have you (or any fellow director or business partner) ever been convicted of or charged with a criminal offence other than a conviction spent under the Rehabilitation of Offenders Act 1974?	No
Have you ever had any insurance policy avoided or cancelled?	No
Thinking about your current business, or others you have run in the past: Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you?	No
Have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No
Does all of the information previously provided to us by you or on your behalf remain true, complete and accurate, and does it remain a fair presentation of the risk to be insured?	Yes

Company and Subsidiary Turnover Breakdown

Company name	Country	Share of overall turnover
Freshly Maid Ltd	UNITED KINGDOM	%
The House Share (Yorkshire) Company Ltd	UNITED KINGDOM	%



Hiscox Insurance Statement of Fact

Professional indemnity

We asked you	You answered
Are any of your principals a Chartered Surveyor?	No
Are you responsible for the maintenance, condition or refurbishment of any property?	Yes
Is all maintenance, condition or refurbishment work always undertaken by a third party with their own liability insurance?	Yes
Do you: place all client money and deposits in a government approved custodial scheme or hold all funds in a separate client money accounts which are protected by a government approved scheme; require dual approval for all withdrawals or transfers from these accounts; and ensure that an independent accountant examines and reconciles all of your accounts (including client accounts) at least once a year.	Yes
Do you ensure that all tenants are vetted and are subject to identity and credit checks?	Yes

Business activities

Residential Lettings
Residential Property Management

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.