

Estate agency Insurance Adjustment Schedule

Insured Name	Singh and Kaur Estate Agents Ltd
Policy Number	702300060
Date of Issue	6 May 2024
Effective date	6 May 2024
Expiry date	7 February 2025
Renewal date	8 February 2025

Correspondence Address	480
	Great West Road
	Hounslow
	England
Postcode	TW5 0TA
Business	Estate agency

If after reading your schedule you have any questions, please contact us.

Total additional premium inclusive of IPT	£376.61
Breakdown of premium by cover	
Cover	Premium inclusive of IPT
Public and product liability	£0.00
Professional indemnity	£376.61
Commercial legal expenses	£0.00
Any removed covers will not appear in this breakdown but are included in your total additional premium.	

PUBLIC AND PRODUCTS LIABILITY

Section Endorsements

OPR098 – Manual Work Exclusion (Property)

Exclusion 9 is deleted and replaced with:

We will not be liable under this Section in respect of:

9 legal liability arising out of manual work, other than:

- a whilst participating at trade exhibitions or trade fairs for the purposes of the Business;
- b the collection and delivery of goods;
- c the erection and dismantling of estate agency boards and signs; or
- d the changing of light bulbs at properties managed by You;
- e installation and maintenance of battery-powered smoke detector alarms at properties managed by You; or

f installation and maintenance of battery-powered carbon monoxide detectors at properties managed by You.

Territorial Limit	Anywhere in the United Kingdom, the Channel Islands and the Isle of Man
Indemnity Limit	£1,000,000
Excess	£100

PROFESSIONAL INDEMNITY

Retroactive date	08 February 2024
Territorial Limit	Anywhere in the United Kingdom, the Channel Islands and the Isle of Man
Jurisdiction	Worldwide excluding USA/Canada
Indemnity Limit	£2,000,000 any one claim defence costs in addition
Excess	£500 each and every claim does not apply to defence costs

COMMERCIAL LEGAL EXPENSES

Indemnity Limit	£250,000
Excess (Contract Disputes only)	£500 (for each and every claim where the total amount of the claim exceeds £5,000 including VAT)