# Hiscox Insurance
# CMP Professional Indemnity - Estate and letting agency insurance policy
# Schedule

## Insurance details

| | |
|---|---|
| **Policy number:** | 8543890 |
| **Period of insurance:** | From 25 June 2025 to 24 June 2026 both days inclusive |
| **Insured:** | Aptus EA Ltd |
| **Address:** | 127B Bath Road<br>Slough<br>Berkshire<br>SL1 3UW |
| **Additional insureds:** | None |
| **Business:** | Estate and/or letting agent |

## Premium details

| | | | | | |
|---|---|---|---|---|---|
| **Annual premium:** | £2,208.98 | **Insurance Premium Tax:** | £265.08 | **Total:** | £2,474.05 |

## Claims information

If you need to make a claim, you should contact CMP Professional Indemnity immediately. If this is not possible, then our claims team can be contacted on 01206 773 899 (select option one or two as appropriate), 8:30am to 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.

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.

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

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.

# Hiscox Insurance
# CMP Professional Indemnity - Estate and letting agency insurance policy
# Schedule

| Your covers |
|---|
| The following policy covers are available under the CMP Professional Indemnity - Estate and letting agents insurance policy. This is a summary of the sections you have requested us to provide a quotation for and you must check each section of this quotation schedule for cover details. Should you require a quotation for any additional sections of cover please contact us on 0203 907 1798 providing us your quotation reference. |

| SECTION | COVERED / NOT COVERED |
|---|---|
| **Professional indemnity** | Covered |
| **Crisis containment** | Covered |
| **Crime** | Covered |
| **Business HR** | Covered |
| **Cyber and data** | Not covered |
| **Public and products liability** | Covered |
| **Employers' liability** | Covered |
| **Property – Buildings** | Not covered |
| **Property – Contents** | Not covered |
| **Property – Money** | Not covered |
| **Property – Away and in transit** | Not covered |
| **Property – Business interruption** | Not covered |
| **Terrorism** | Not covered |
| **Personal accident** | Not covered |
| **Management liability – Directors' and officers' liability** | Not covered |
| **Legal protection** | Not covered |

| General information | |
|---|---|
| **Underwritten by:** | Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy |
| **General terms and conditions wording:** | 19732 WD-HSP-UK-HFEL-GTC(1)<br>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)<br>Property definitions apply to the Property sections of this policy. |

**Hiscox Insurance**
**CMP Professional Indemnity - Estate and letting agency insurance policy**
**Schedule**

| SECTION: PROFESSIONAL INDEMNITY FOR ESTATE AND LETTING AGENTS |
|---|

| | |
|---|---|
| **Limit of indemnity** | £500,000.00 |
| **Limit applies to** | any one claim, excluding defence costs |
| **Excess** | £1,500 |
| **Excess applies to** | each and every claim including costs and expenses |
| **Geographical limits** | Worldwide |
| **Applicable courts** | Worldwide, excluding claims brought in the USA and Canada |

| **Additional covers (in addition to overall limit of indemnity stated above)** | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Court attendance compensation: partners and directors | £250 | per person, per day |
| Court attendance compensation: employees | £100 | per person, per day |
| Court attendance compensation: in total | £10,000 | 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** |
| Loss of documents | £100,000 | each and every claim |

| **Business activities** |
|---|
| Arbitration<br>Arranging tenancy agreements<br>Auctioneering (excluding fine art, antiques and bloodstock)<br>Council tax rating<br>Expert witness work<br>Introducer of building society products by introducer agreement<br>Introducer of conveyancing services by introducer agreement<br>Introducer of financial products by introducer agreement<br>Introducer of insurance products by introducer agreement<br>Introducer of mortgage products by introducer agreement<br>Inventory clerk<br>Market appraisals<br>Property viewings<br>Referencing, including Right to Rent checks<br>Residential estate agency<br>Residential lettings agency<br>Stocktaking<br>Survey or valuation work for probate or insurance purposes only<br>Residential property management **(you do not derive more than 75% of your annual fee income)** |

| | |
|---|---|
| **Retroactive date** | 25 June 2025 |

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

| **Section endorsements** |
|---|
| |

**Clause** **6033.0**

Removal of cover: excluded business activities

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to any of the following activities undertaken by **you** or on **your** behalf:

1. asset management;
2. auctioneering of fine art, antiques or bloodstock;
3. building society agency, other than as an introducer to third parties;
4. conveyancing services, other than as an introducer to third parties;
5. endowments;
6. general insurance sales, other than as an introducer to third parties;
7. guaranteed rent;
8. independent financial advice, other than as an introducer to third parties;
9. insurance agency, other than as an introducer to third parties;
10. insurance and/or IFA commissions, other than as an introducers to third parties;
11. investment work;
12. life assurance;
13. maintenance and/or manual work, other than carried out by third parties with their own public liability insurance;
14. mortgage broking and/or sales, other than as introducer to third parties;
15. pensions or pension funds;
16. private client portfolio management;
17. project management, construction related activities and/or project co-ordination;
18. quantity surveying;
19. rent 2 rent or let to let agreements;
20. sub-letting, multi-let and/or rent the rented schemes;
21. survey or valuation work, other than for probate or insurance purposes;
22. trusteeship; or unit trusts or investment trusts.

**Clause** **6738.0**

Amendment of cover

A. Additional definitions

The following are added to **Special definitions for this section**:

**Computer or digital technology**

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

**Computer or digital technology error**

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology.**

**Cyber attack**

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

- **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- denial of service attack or distributed denial of service attack.

**Hacker**

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

**Personal data**

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

**Social engineering communication**

Any request directed to **you** or someone on **your** behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

B. Changes to What is covered

**What is covered, Claims against you**, negligence or breach of a duty of care in connection with the transmission of a computer virus or a denial of service attack, is deleted.

**What is covered, Your own losses**, Dishonesty of your employees, sub-contractors and outsourcers, is deleted.

What is covered, Your own losses, Loss of documents, is amended to read as follows:

If during the **period of insuranc**e any tangible document of **yours** which is necessary for the performance of **your business activity** is physically lost, damaged or destroyed while in **your** possession, **we** will pay the reasonable expenses **you** incur with **our** prior written agreement in restoring or replacing it.

C. Additional exclusions

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any:

- cyber attack;
- hacker;
- **social engineering communication;**
- fear or threat of a. to c. above; or
- any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any **computer or digital technology** error.

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any failure or interruption of service provided by an internet service provider, telecommunications provider, utilities supplier or other infrastructure provider.

**We will not make any payment for** any claim or part of a claim or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**. However, this does not apply to any covered claim or part of a covered claim made against **you** by a client which arises directly from your performance of a **business activity** for that client and which is not otherwise excluded by this **endorsement**. The most **we** will pay is the lesser of:

1. £250,000; or
2. The overall limit of indemnity shown on the schedule,

for the total of all such claims and losses, including their d**efence costs**, regardless of the number of claims or losses. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

D. Changes to How much we will pay

All references to **your** own losses arising from dishonesty are deleted from **How much we will pay**, **Special limits**, Aggregate limit for dishonesty, physical damage and injury.

E. Changes to Control of defence

**Control of defence** is amended to read as follows:

**We** have the right, but not the obligation, to take control of and conduct in **your** name the investigation, settlement or defence of any or any part of a claim.

**You** must give **us** the information and co-operation which **we** may reasonably require and take all reasonable steps to defend any claim. **You** should not do anything which may prejudice **our** position.

Appointment of legal representation

**We** have the right, but not the obligation, to select and appoint an adjuster, lawyer or any other appropriate person of **our** choosing to deal with the claim.

Partially covered claims

**We** will not pay any part of a claim and its associated costs which is not covered by this section. If a claim is made which is not wholly covered by this section or is brought against **you** and any other party who is not covered under this section, then at the outset of the claim, **we** and **you** agree to use best efforts to determine a fair allocation of covered and non-covered parts of any claim or associated costs, including **defence costs** on the basis of the relative legal and financial exposures.

Advancement of defence costs

**We** will pay **defence costs** covered by this section on an ongoing basis prior to the final resolution of any claim. However, **we** will not pay any **defence costs** in connection with any claim or part of a claim which is not covered under this section. **You** must reimburse **us** for any **defence costs** paid where it is determined there is no entitlement under this section.

Payment of full limit of indemnity

**We** will have no further duty to indemnify **you** against any claim where **we** pay **you** the applicable limit of indemnity as

described in **How much we will pay**, Paying out the limit of indemnity, or if the overall limit of indemnity stated in the schedule has been exhausted.

Payment of excess

**Our** duty to make any payment under this section arises only after the applicable **excess** is fully paid. The **excess** will only be eroded by the covered parts of a claim.

Disputes

For the purposes of **Control of defence** in this section of the **policy**¸ the **General condition** within the **General terms and conditions** which provides for the resolution of disputes arising out of or relating to this insurance by arbitration, is amended to read as follows:

Any dispute as to whether to settle or to continue the defence of a claim or as to the fair allocation of any partially covered claim and its associated costs, will be referred to a single Queen's Counsel (or equivalent in this or any other jurisdiction) to be mutually agreed or in the absence of such agreement to be nominated by the President of the Law Society of England & Wales. The opinion of such Queen's Counsel shall be binding on **you** and **us** in relation to matters referred under this clause. The costs of such opinion shall be met by **us**.

**Hiscox Insurance**
**CMP Professional Indemnity - Estate and letting agency insurance policy**
**Schedule**

| SECTON: CRISIS CONTAINMENT |
|---|

| | |
|---|---|
| **Limit of indemnity** | £25,000.00 |
| **Limit applies to** | each and every crisis and in the aggregate |
| **Excess** | £0 |
| **Geographical limits** | the United Kingdom, the Channel Islands and the Isle of Man |

| **Special limits (included within and not in addition to the overall limit of indemnity stated above)** | | |
|---|---|---|
| **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** |
|---|---|
| 9809 WD-PIP-UK-CRI(2) | Hiscox Insurance Company Limited |

**Section endorsements**

**Clause 9003.0**

Crisis containment provider: Hill & Knowlton

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

**Crisis containment provider:** Hill & Knowlton

This contact number will go through to **us** during **working hours**, and will go directly to Hill & Knowlton outside of these hours.

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.

Special Institution Conditions will also not apply to any claim which is referred to an Ombudsman or adjudication.

**Hiscox Insurance**
**CMP Professional Indemnity - Estate and letting agency insurance policy**
**Schedule**

| **SECTION: CRIME** |
|---|

| | |
|---|---|
| **Limit of indemnity** | £25,000.00 |
| **Limit applies to** | each claim or loss, inclusive of costs |
| **Excess** | £1,500 |
| **Excess applies to** | each and every loss |
| **Geographical limits** | Worldwide |
| **Applicable courts** | Worldwide |

| **Additional covers (in addition to overall limit of indemnity stated above)** | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Expenses | £100,000 | in the aggregate, or 10% of the total limit for this section, whichever is less |
| Court attendance compensation: partners and directors | £250 | per person, per day |
| Court attendance compensation: employees | £100 | per person, per day |
| Court attendance compensation: in total | £10,000 | 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** |
| Computer violation | £100,000 | in the aggregate, or the total limit for this section, whichever is less |
| Client crime | £100,000 | for each claim or loss, inclusive of costs, or the total limit for this section, whichever is less |
| Telephone fraud | £25,000 | in the aggregate, or the total limit for this section, whichever is less |
| Public relations costs | £25,000 | in the aggregate, or the total limit for this section, whichever is less |

| | |
|---|---|
| **Retroactive date** | 25 June 2025 |

| **Section wording** | **Insurer** |
|---|---|
| 16111 WD-PROF-UK-CRM(3) | Hiscox Insurance Company Limited |

| **Section endorsements** | | |
|---|---|---|
| **Clause** | **800.0** | Retroactive date<br>Retroactive date: 25/06/2025. |

**Hiscox Insurance**
**CMP Professional Indemnity - Estate and letting agency insurance policy**
**Schedule**

**SECTION: BUSINESS HR**

Business HR provides an interactive website that gives you access to a variety of legally compliant HR documents for your business needs, along with extensive advice on handling all aspects of employment from recruitment to retirement. At an additional cost you can contact BusinessHR's experienced HR advisors for advice on specific situations.

| Section wording |
| --- |
| 7122 WD-PIP-UK-BHR(5) |

| Section endorsements |
| --- |
| N/A |

# Hiscox Insurance
# CMP Professional Indemnity - Estate and letting agency insurance policy
# Schedule

**SECTION: PUBLIC AND PRODUCTS LIABILITY**

| | |
|---|---|
| **Limit of indemnity** | £5,000,000.00 |
| **Limit applies to** | each claim or loss, inclusive of costs |
| **Excess** | £250 |
| **Excess applies to** | each and every loss |
| **Geographical limits** | the European Union and the United Kingdom, the Channel Islands and the Isle of Man |
| **Applicable courts** | the European Union and the United Kingdom, the Channel Islands and the Isle of Man |

| | |
|---|---|
| **Claims brought in USA or Canada** | Not covered |

| **Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)** | |
|---|---|
| **Limit of indemnity** | £1,000,000 |
| **Limit applies to** | in the aggregate, including all costs |
| **Excess** | not applicable unless specified under special excesses below |
| **Geographical limits** | European Union, the United Kingdom, the Channel Islands and the Isle of Man |
| **Applicable courts** | European Union, the United Kingdom, the Channel Islands and the Isle of Man |
| **Retroactive date** | 25 June 2025 |

| **Additional covers (in addition to the overall limit of indemnity stated above)** | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Court attendance compensation: partners and directors | £250 | per person, per day |
| Court attendance compensation: employees | £100 | per person, per day |
| Court attendance compensation: in total | £10,000 | 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** |
| Pollution defence costs | £100,000 | in the aggregate |
| Criminal proceedings costs | £100,000 | in the aggregate |
| Unauthorised use of third-party telephones by your employees | £10,000 | 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**

**Clause 6034.0** Amendment of cover: sub-contractors' insurance requirement (same limit)

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to any work undertaken by any sub-contractor, outsourcer or freelancer unless **you** take all reasonable steps to ensure that they have and maintain in force public and products liability insurance with a limit of indemnity of not less than the limit of indemnity under this section of the **policy**.

**Clause 6735.0** Removal of cover: cyber claims

The following are added to Special definitions for this section:

Computer or digital technology

Any programs, computer network, hardware, software, operational technology, internet-connected device, network- connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any computer or digital technology.

Cyber attack

Any digital attack or interference, whether by a hacker or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

any data or computer or digital technology, including but not limited to any:

- programs designed to damage, disrupt, extract data from, or gain access to any data or computer or digital technology including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- denial of service attack or distributed denial of service attack.

Hacker

Anyone, including an employee of yours, who gains unauthorised access to or unauthorised use of any:

1. computer or digital technology; or
2. data held electronically by you or on your behalf.

Personal data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

The following is added to What is not covered:

Cyber incidents

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

- cyber attack;
- hacker;
- computer or digital technology error;
- any fear or threat of a. to b. above; or
- any action taken in controlling, preventing, suppressing, responding or in any way relating to

a. to d. above.

Personal data

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to personal data.

**Hiscox Insurance**
**CMP Professional Indemnity - Estate and letting agency insurance policy**
**Schedule**

**SECTION: EMPLOYERS' LIABILITY**

| | |
|---|---|
| **Limit of indemnity** | £10,000,000.00 |
| **Limit applies to** | each and every claim or loss, including defence costs but excluding criminal proceedings costs |
| **Geographical limits** | Worldwide |
| **Applicable courts** | the United Kingdom, the Channel Islands and the Isle of Man |

| **Additional covers (in addition to the overall limit of indemnity stated above)** | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Court attendance compensation: partners and directors | £250 | per person, per day |
| Court attendance compensation: employees | £100 | per person, per day |
| Court attendance compensation: in total | £10,000 | 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** |
| 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 endorsements**

**Clause** **6734.0**

Confirmation of cover: cyber claims

The following is added to What is covered:

Cyber claims

We will pay for any claim that is otherwise covered under this section, where such claim arises

from a cyber attack, hack or other computer or cyber-related incident

# Hiscox Insurance
# CMP Professional Indemnity - Estate and letting agency 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 Ltd** |
| Registered address | 22 Bishopsgate<br>London<br>EC2N 4BQ<br>United Kingdom |
| Company registration | Registered in England and Wales number 02372789 |
| Status | 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 | 22 Bishopsgate<br>London<br>EC2N 4BQ<br>United Kingdom |
| Company registration | Registered in England number 00070234 |
| Status | Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. |

**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.

**Commercial assistance and legal advice helpline**

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety

# Hiscox Insurance
# CMP Professional Indemnity - Estate and letting agency insurance policy
# Schedule

European law

Helpline number: +44 (0)800 8402269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

**Complaints procedure**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox customer relations either in writing at:

Hiscox Customer Relations
The Hiscox Building York
Peasholme Green
York, YO1 7PR
United Kingdom

or by telephone on +44 (0) 1904 681 198 or by email at customer.relations@hiscox.com.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint process is without prejudice to your right to take legal proceedings.

**Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk