



redefining / standards

Date of issue
27 June 2024
Policy number
AB CPI 4639572
Policy wording version
**RICS Property Professional
CLPI0005PD**

Your policy

Important information

- We have used the information in this document, your proposal and any other information you have supplied to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - The schedule
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance adviser if any of these details need to be changed

Your broker's details

Name

CLEAR INS MGT LTD

Your Schedule

Professional indemnity insurance

Your details

The insured	North Property Group Ltd
Correspondence address	1 Brewery Wharf Waterloo Street Leeds LS10 1GX

Helpful information

► **The insured** is the person, firm, company or organisation legally entitled to receive protection of the insurance in the event of a valid claim

Your premium

Premium	£ 10,000.00
Insurance Premium Tax (IPT) at the current rate	£ 1,200.00
Total amount payable	£ 11,200.00

Your period of insurance

Date this policy starts	15 June 2024
Date this policy expires	14 June 2025
Renewal date	15 June 2025

Your retroactive date

Retroactive date	09 May 2017
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► In the event of a claim you will only be covered for work carried out on or after the **retroactive date**

Your business details

Professional business	Estate Agent
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Your covers

section		limit of indemnity	excess
Professional indemnity	✓ covered	£5,000,000	£5,000

► **Excess** is the first part of each and every claim paid by you

Endorsements that will apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

► An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover

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F006A Additional insureds endorsement

The following applies to **your policy**. This will apply irrespective of anything contained in **your policy** to the contrary:

Additional insureds

The following are covered by **your policy** as Additional Insureds

Residential Real Estate Global Ltd
Eaglestone Bays Ltd
North Property Invest Leeds Ltd
North Property Group Manchester Ltd
Taylor Brookes Estate Agent Ltd
North Property Group London LTD

All other terms and conditions are unaltered.

S014A Estate agents' The Property Ombudsman Service endorsement

The following applies to **your policy**. This will apply irrespective of anything contained in **your policy** to the contrary:

Estate agents' The Property Ombudsman Service endorsement

We will cover **you** for each award determined by the Ombudsman as appointed by The Property Ombudsman Limited arising from **claims** first made against **you** during the **period of insurance**, subject to the Ombudsman operating within the Ombudsman's Terms of Reference.

We will not pay for

- 1 any award made in respect of sexual discrimination
- 2 any award made in respect of racial discrimination
- 3 any dispute over professional fees
- 4 the first £1,000 of each and every such claim
- 5 any award made in respect of a non-estate agency matter

The most **we** will pay for such awards in any one **period of insurance** is £25,000 for each award. This is part of and not in addition to the **limit of indemnity**. Where a series of such awards are caused by one source of original cause the maximum amount **we** will pay for that series of awards is £25,000 in total.

All other terms and conditions are unaltered.

S039A Survey and/or valuation for lending exclusion

The following applies to **your policy**. This will apply irrespective of anything contained in **your policy** to the contrary:

Survey and/or valuation for lending exclusion

We will not cover any **claim** for or arising directly or indirectly from the performance, or failure to perform, any survey and/or valuation for lending purposes.

All other terms and conditions are unaltered.

S045A Fire combustibility exclusion (RICS Wording)

The following applies to **your policy**. This will apply irrespective of anything contained in **your policy** to the contrary:

- 1 The definition of **Claim(s)** in **your policy** is deleted and replaced by the following

Claim(s)

Any verbal or written demand, notice or communication from a third party

- 1 making an assertion for legal remedy or any other form of compensation or remedy
- 2 containing reference to, or serving notice of, intent to start legal proceedings
- 3 invoking any pre-action protocol as set under the Civil Procedure Rules and/or
- 4 referring to arbitration, adjudication or complaint proceedings
- 5 alleging or asserting the rendering of any property unfit for habitation

- 2 **Fire combustibility exclusion**

We will not cover any **claim** or **claim circumstance** arising directly or indirectly out of, or in any way connected with, any actual or alleged failure of any product, material or system used in the construction, alteration, repair, treatment or refurbishment of any building or structure to comply with applicable regulations in respect of the performance of combustibility, fire resistance or fire protection.

You agree that the RICS Difference in conditions clause in **your policy** does not apply to this endorsement.

All other terms remain unaltered.

V006A Specific retroactive date

The following applies to **your policy**. This will apply irrespective of anything contained in **your policy** to the contrary:

Specific retroactive date

We will not cover any **claim** arising from the performance or failure to perform **professional business** by North Property Group London LTD on or before 06 October 2023.

All other terms and conditions are unaltered.