



Schedule

Please read this schedule carefully. It shows the insured amounts, the premium due and any special conditions which apply to your insurance.

We have relied on the information provided by your or your insurance broker to accept this insurance. You have a duty to notify us (or your broker) of any change which could impact our assessment of this insurance.

Policy Number:	150787	
Insured	Jordan Halstead Properties Ltd	
Address	19 Grosvenor Street Chester CH1 2DD United Kingdom	
Additional Info	Additional Insureds	JH National Ltd (previously Rent on Time Ltd), JC Group
	Summary Business Activity	Residential Property Letting & Residential Property Management
	Turnover	3,200,000
Geographical Split Established	UK %	100
	Year	2008
Period of Insurance	11/02/2024 to 10/02/2025 both days inclusive	
Total Premium	Premium	£3,800.00
	IPT	£456.00
	Administration Fee	£125.00
	Total Premium Including IPT	£4,381.00

PROFESSIONAL INDEMNITY

Wording	Wording_PropertyAgents_LET_v6i	
	Retroactive Date	19/12/2007

Professional Indemnity Limit	1,000,000	
	Limit Basis	Any One Claim Defence Costs in Addition
Excess	Excess	1000
	Basis	Each & every claim costs excluded
Privacy Costs	Limit	0
	Limit Basis	Aggregate costs inclusive
	Excess	250
	Excess Basis	Each & every claim costs included
Virus Costs	Limit	0
	Limit Basis	Aggregate costs inclusive
	Excess	250



Pursuit Costs	Excess Basis	Each & every claim costs included
	Limit	20,000
	Limit Basis	Aggregate costs inclusive
	Excess	250
	Excess Basis	Each & every claim costs included
	Geographical Limits	UK/European Union
	Jurisdiction	United Kingdom

The Insurer

AXA Insurance UK Plc is the insurer for Professional Indemnity Limit

What to do in the event of a claim

To report an incident which you may need to claim for you can contact your broker or:

- telephone us on 033 33 448 535
- email us on claims@custodianinsurance.co.uk

Please do not admit liability before we have had a chance to contact you.



CLAUSES WHICH APPLY TO THE WHOLE OF THIS INSURANCE

Data Protection

Custodian takes your privacy very seriously. The personal data that Custodian, the insurer(s), or other third parties collect about you in connection with your insurance are those required to administer your policy and any claims you may make. By taking out insurance with Custodian you agree that the data can also be used to allow us to make decisions relating to your insurance and to provide you with satisfactory customer service. Your personal information is protected using Custodian's appropriate organisational procedures, and will not be sold or otherwise provided to third parties for marketing purposes. For further details about our Privacy Policy please go to: <http://custodianinsurance.co.uk/privacy/> or if you do not have access to the internet, contact us and we will forward you a copy.

Remuneration disclosure

Insureds have the right to request commission disclosure at any time.

Coverholder clause

This policy is underwritten by the insurer(s) named above and administered by Custodian Management Ltd ("Custodian") as Cover Holder. Custodian is a limited company and are directly authorised and regulated by the Financial Conduct Authority under reference number 918605. Your policy wording contains more information about Custodian's role and responsibilities and how to complain. You can contact Custodian by calling 033 33 448 535 or emailing info@custodianinsurance.co.uk



FIRE COMBUSTIBILITY EXCLUSION

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

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

Fire combustibility exclusion

We will not cover any **claim** or **claim circumstance** arising directly or indirectly out of, or in any way connected with,

- a) 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.

- b) any cladding system or cladding materials consisting in whole or in part of Aluminium Composite Material

For the purposes of this exclusion, Aluminium Composite Material shall mean a type of panel that consists of two aluminium sheets bonded to a non-aluminium core.

All other terms remain unaltered.

Lending Valuation Exclusion

It is agreed and understood that lending valuations have never formed part of your previous business activity and will not be forming part of your future business activity.



Cyber exclusion 2022

Cyber/Data Protection

- a. Any claim, loss, damage, liability, costs, expenses, fines, penalties, mitigation costs or any other amount directly or indirectly caused by, directly or indirectly resulting from or directly or indirectly arising out of
 1. any cyber act;
 2. the use or operation of any computer system, computer network or data which has been directly or indirectly caused by any cyber act
 3. any partial or total unavailability, inability to operate or use, or failure of any computer system, computer network or data which has been directly or indirectly caused by any cyber act
 4. the receipt or transmission of malware, malicious code or similar by you or any party acting on your behalf.
 - b. Any claim, loss, damage, liability, costs, expenses, fines, penalties, mitigation costs or any other amount directly or indirectly caused by, directly or indirectly resulting from or directly or indirectly arising out of any failure or interruption of service provided
 1. to you or any party acting on your behalf by an internet service provider, telecommunications provider or cloud provider;
 2. by any utility provider where such failure or interruption of service impacts any computer system, computer network or data owned or controlled by you or any party acting on your behalf.
 - c. Any claim, loss, damage, liability, costs, expenses, fines, penalties, mitigation costs or any other amount for actual or alleged breach of data protection law by you or any party acting on your behalf directly or indirectly caused by any cyber act.
- For the avoidance of doubt, any cover provided by your policy in respect of loss of documents owned or controlled by you or any party acting on your behalf will not apply to data.

New/replacement definitions

Computer system

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet or wearable device), server, cloud or microcontroller owned or operated by you or any party acting on your behalf. This includes any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Computer network

A group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

Cyber act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof, involving access to, processing of, use of or operation of any computer system, computer network or data.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system or computer network.

Data protection law

Any applicable data protection and privacy legislation or regulations in any country, province, state, territory or jurisdiction which govern the use, confidentiality, integrity, security and protection of personal data or any guidance or codes of practice relating to personal data issued by any data protection regulator or authority from time to time (all as amended, updated or re-enacted from time to time).

Excess

For any claim or loss arising out of Block Management the Excess will increase to £2,000.00