

## REFERENCE ONLY

### Professional Indemnity for Estate Agents

#### *Collegiate Underwriting in conjunction with Hiscox Insurance Company Limited*

#### Your Risks

These days your clients are more likely to sue you than ever before. When a project turns pear-shaped, and even if the fault is not entirely yours, your whole world could turn upside down. You need to be sure that when you need help it's there – no questions asked.

That is where we come in. When things go wrong our Professional Indemnity insurance will protect your financial interests. Our specialist policy can also protect your professional reputation and, most importantly, your relationship with your clients.

#### Ease of Payment

You can either pay for your insurance up front or we have a facility with *Premium Credit* enabling you to spread the cost of insurance over a six, ten or twelve-month period at a competitive rate of interest.

#### Other Business Requirements

Estate Agents can access through Collegiate Underwriting further Hiscox products that have been developed for Professionals. Details are available on application.

#### You're Covered?

The *Collegiate/Hiscox* policy has been specifically designed to protect the unique relationship you as a professional adviser have with your client. It therefore has several outstanding features that you would not find under a standard policy.

Our plain English policy wording includes cover for:

- **Broad civil liability cover** - if it's not excluded, it's covered.
- **Automatic** - cover for referrals/awards under the Estate Agents Ombudsman Scheme.
- **Fidelity** – we cover you for your own losses arising from the dishonesty of your employees or contractors.
- **Outstanding fees** – we will pay your outstanding fees where we feel we can avoid a larger claim being made under the policy.
- **Sub contractors fees** – we will pay sub contractors you are committed to paying where we feel we can avoid a larger claim being made under the policy.
- **Loss of documents** – we cover you for loss or destruction of a client's documents or data.

- **Criminal defence** – we will pay any criminal defence costs if you are charged under any statute or regulation that applies to your business e.g. the Property Misdescriptions Act or the Estate Agents Act where we feel this will avoid a larger claim under the policy.

#### Why Collegiate?

*Collegiate* is backed by one of the UK's leading specialist insurers *Hiscox*, which has a long history of creating unique Insurance solutions accurately to protect the businesses of its policyholders.

Our respective success is founded on an in-depth knowledge of the Industries we cover enabling us to develop total protection to meet the individual risk's requirements. Our understanding of the specific risks associated with your Industry enables us to offer you precisely the right protection without over-charging for it.

*Collegiate* is a one-stop shop and has a dedicated team of claims handlers. These skilled professionals have the experience not only to process claims quickly but also to handle areas of conflict that can cause your business and reputation considerable harm. We pride ourselves on handling sensitive indemnity issues with professionalism intact.

***This is only a brief and non-exhaustive summary. For full details of Professional Indemnity for Estate Agents please contact your insurance advisor or Collegiate Underwriting.***

Collegiate Underwriting