Date of issue
21 October 2026
Policy number
AC SPI 4764456
Policy wording version
CLPI0011P-H

Your policy

Important information

- We have used the information in this document and your statement of fact 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.
- You may cancel the policy at any time and for any reason. You can find full details of how to cancel the policy in the policy wording.

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
    - your statement of fact
- 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 broker
- Please keep this schedule safely with your policy wording.

Your broker's details

Name	ARTHUR J GALLAGHER*INSURANCE BROKERS LTD
Agency number	0490684

What's enclosed

- Your statement of fact
- Policy wording

Change of details?

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

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Your schedule

Professional Combined Prevent and Protect

Your details

The insured Harlington Property Management Ltd

[redacted]

Your premium

[redacted]

Your period of insurance

Date this policy starts	21 October 2026
Date this policy expires	20 October 2027
Renewal date	21 October 2027

Your business details

Professional business	Property Letting

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 policy covers

Professional indemnity	✓covered
Limit of indemnity	£250,000
Public and products liability	✓covered
Limit of indemnity	£2,000,000
Environmental clean up cover limit of indemnity	£100,000
Terrorist Act limit of indemnity	£2,000,000
Data protection limit of indemnity	£100,000
Environmental clean up cover limit of indemnity	£100,000
Manslaughter costs limit of indemnity	£100,000
Safety legislation costs limit of indemnity	£100,000

Unrelated optional sections omitted from public copy

Excesses that will apply to your policy

Excess is the first amount of any claim or claims, for which you are responsible.

The excesses below apply to your policy.

cover	excess
Professional indemnity	£500
Public liability (loss of or damage to property)	£100

Endorsements that will apply to your policy

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

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

001 Manual work exclusion

Applicable to the Public and products liability section and Employers' liability sections. The following is added under What is not covered

We will not cover claims caused by or arising from manual work.

045 Fire combustibility exclusion

The following applies to the Professional indemnity section of **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.