

# Managing Agent Professional Indemnity

Protecting your business

*Our professional indemnity cover can provide comprehensive cover at competitive premiums. The policy protects your business from potential financial catastrophe, so you can work worry free.*



## What are the benefits for managing agents?

The policy is specific to the work carried out by managing agents, which results in competitive premiums.

For example, managing agents may not conduct surveys themselves, and yet some PI policies automatically charge for this in the cover.

At Deacon, we believe companies should not pay for cover they don't need.

If required, surveys can be included as an additional option.

**0808 149 9564**  
[www.deacon.co.uk](http://www.deacon.co.uk)

**DEACON**  
Blocks of Flats Insurance

# Key features of a Professional Indemnity Insurance policy

There are a range of cover options available from our well-known panel of providers\*:

## Professional Liability

Damages, costs and/or expenses incurred arising solely in the performance of, or failure to perform, managing agent services.

## Fraud and Dishonesty

Damages, costs and expenses incurred up to the date of discovery.

## Libel or Slander

Indemnifies the insured against legal liability in respect of libel or slander (defamation in Scotland).

## Estate Agents and Health and Safety Legislation

Defence costs for litigation incurred under this legislation.

## Ombudsman Award

Cover for final and binding award or determination of an ombudsman appointed under a recognised scheme.

## Intellectual Property

Damages arising from infringement of third party intellectual property rights.

## Court Attendance

Payment to the insured for attendance at a recognised court.

## Loss of Documents

Cover for reasonable pre-approved expenses following the loss of documents solely in the performance of, or failure to perform, managing agent services.

## Copyright, intellectual property rights

Unintentional breach of copyright and intellectual property rights.

## Fidelity

Actual or alleged dishonest or fraudulent act or omission committed by an employee of the insured.

## RICS

Meets trades association requirements.

## Optional extension:

### Survey, valuation & insurance work

Standard cover excludes claims arising out of, based upon or attributable to any survey, valuation and insurance work performed for any client.

Additional options are available to tailor the cover to your exact needs:

### Office Contents

Whether you work from a home office or separate premises, protect your business equipment such as computers, office furniture and documents, from risks such as theft, fire and water damage, even if the contents are temporarily away from the workplace.

### Office Buildings

If you own the building your office is located in, we offer competitive rates for standard risks, such as storms, floods and fire, as well as accidental damage.

### Motor and Fleet

As part of Gallagher, we can offer competitive cover for individual vehicles and motor fleets, all in one policy.

### Commercial Directors' & Officers'

As a director you could be exposed to personal financial risk if you fail to undertake your duties to a satisfactory standard. Protect yourself with our competitive insurance rates.

### How do I arrange cover?

Call Deacon and we will send a proposal form for you to complete and return. Or visit [www.deacon.co.uk/agents](http://www.deacon.co.uk/agents) where you can download a proposal form.

Send your completed form to us at [agents@deacon.co.uk](mailto:agents@deacon.co.uk) or call free on **01202 449612**.

\*As with all insurance policies, the policy is subject to limits, conditions and exclusions. For full terms and conditions please refer to the policy wording available on request. This document does not purport to be comprehensive or to give legal advice. While every effort has been made to ensure accuracy, Deacon cannot be held liable for any errors, omissions or inaccuracies contained within the document. Readers are always recommended to take further professional advice before making any decisions.

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