



XL Insurance

Angel Risk Management

Policy

Prepared for: The Home Cloud Ltd



Policy Schedule

Policy Number	PQ0670885
Insured	The Home Cloud Ltd
Insured's Address	8 St. Jamess Square London SW1Y 4JU United Kingdom
Insured's Business	Industry: Estate/Lettings Agency
Turnover	£400,000
Period of Insurance	From: 20 March 2025 To: 20 March 2026 both days at 00:01 a.m.
Insurer	AXA XL Insurance Company UK Limited under Unique Market Reference B0334SC3342023406

Professional Liability	Wording	Angel Miscellaneous Professions Professional Liability Insurance MEO CIVIL AOC 11/23
	Limit of Liability	£500,000 any one Claim (with defence costs and expenses in addition) under insuring clauses 3.1, 3.2(b), 3.6 and 3.7
	Sub Limits	
	3.2(a) Loss of Documents or Data	£250,000 aggregate
	3.3 Data Protection Act 1998	£250,000 aggregate
	3.4 Data Protection Act 2018	£50,000 aggregate
	3.5 Criminal Prosecution	£250,000 aggregate
	Deductible	Nil
	Deductible Exceptions	
	3.2(a) Loss of Documents or Data	£1,000 each and every Claim Applicable to defence costs and expenses
	3.3 Data Protection Act 1998	£1,000 each and every Claim Applicable to defence costs and expenses
	3.4 Data Protection Act 2018	£1,000 each and every Claim Applicable to defence costs and expenses
	3.5 Criminal Prosecution	£1,000 each and every Claim Applicable to defence costs and expenses

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