

Surveyors Professional Combined

Professional and Management Risks:
Solutions designed to support UK SMEs

Policy Schedule



Cover details

Reason for Issue:	Renewal
Address:	Chambers Estate Agents (Cardiff) Ltd 35 Merthyr Road Whitchurch CARDIFF CF14 1DB
Period of insurance:	08-Dec-2025 to 07-Dec-2026 both dates inclusive
Premium:	£ 528.05 (plus IPT @12.00% = £ 63.37) = £591.42

Insurance cover provided

Professional liability	Insured
Public/products liability	Insured
Employers liability	Insured
Legal expenses	Insured

Policyholder details

Policy number:	P12176
Policyholder name:	Chambers Estate Agents (Cardiff) Ltd formally Mr Simon David t/a Chambers Estate Agents

Policyholder benefits

As a Markel policyholder, you can access benefits to support you in running your business. These vary dependent on the level of cover purchased.

[Activate your benefits now](#)

**Business Hub:**
An online hub containing hundreds of DIY contracts, policies, forms and letter templates, covering every area of business, including health and safety, trading and contracts and cyber and data.

HOW TO CLAIM
Contact your insurance broker, or you can make a claim via the claims page on our website at: uk.markel.com/claims



Professional liability

Limit:	£500,000
UK Excess:	£1,000
Jurisdiction:	Worldwide excluding USA/Canada

Public/products liability

Limit:	£2,000,000
UK Excess:	£250 in respect of Third Party Property Damage
Jurisdiction:	U.K.

Employers liability

Limit:	£10,000,000
UK Excess:	£0
Jurisdiction:	U.K.

Legal expenses

Limit:	(the most we will pay in total in the period of insurance including costs and expenses)
Employment defence	Not Insured
Employment compensation awards	Not Insured
Property and landlord and tenant disputes	£100,000
Criminal defence	£100,000
(Interview under caution)	£2,500
Tax protection	£100,000
Regulatory compliance	£100,000
Court attendance costs	£1,000
Employee extra protection	£100,000
Crisis communication	£10,000
Contract disputes	Not Insured

Excess:	
1. Excess for our choice of representative:	
Tax protection (Aspect enquiry)	£1,000
2. Excess for your choice of representative:	
Property and landlord and tenant disputes	£1,000
Criminal defence	£1,000
Regulatory compliance	£1,000
Employee extra protection	£1,000
Contract disputes	Not Insured

Jurisdiction:	England, Scotland, Wales and Northern Ireland
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Signed: 
Director of Underwriting, Markel (UK) Limited

Date: 25-Nov-2025