



**MANCHESTER  
UNDERWRITING  
MANAGEMENT**

Part of Pen Underwriting

The Walbrook Building, 25 Walbrook, London EC4N 8AW Telephone: +44 (0) 1403 321196

## PROFESSIONAL INDEMNITY INSURANCE

**Certificate No:** PI20G0000023666-005

**Wording:** MUM IGI RICS AGG URI      **Date:** 05/01/2026  
RTC 11 22 5

**Insured:** Payton Jewell & Caines Ltd; previously Payton Jewell Caines and/or Payton Jewell Caines & Hurry

**Business Description:** Chartered Surveyors, Property Management Estate Agents and Letting Agents and Property

**Period of Insurance:** From 10/07/2025      To 09/07/2026      Both dates inclusive.

**Endorsement date:** 05/01/2026

**Indemnity Limit:** GBP 1,000,000.00      **Excess:** GBP 5,000.00      Aggregate plus unlimited reinstatement  
Each and every claim does not apply to defence costs and expenses

**S&V Excess:** GBP 5,000.00

**Retroactive Date:** None

**Geographical Limit:** Worldwide excluding USA/Canada

**Jurisdiction:** Worldwide excluding USA/Canada

**Additional Clauses:** PI6121 - Instalment Clause  
PI6165 - Russia Belarus & Ukraine Exclusion  
PI6170 - Complaints Compensation Privacy  
PI6173 - RICS Fire Safety Amendment  
PI6176 - MUM Change of address

### Endorsement Table:

**Policy Original Premium:** GBP [REDACTED] plus 12.00 % IPT

**Policy Revised Premium (Full Policy Period):** GBP [REDACTED] plus 12.00 % IPT

**Premium is payable monthly according to the instalment schedule.**

**In accordance with** the authorisation granted under the Contract Number(s) referenced in the Schedule of Insurers (below) to the undersigned and in consideration of the payment of the premium specified herein, the said Insurers are hereby bound to insure in accordance with the terms and conditions contained herein or endorsed hereon.

For Schedule of Insurers, please see overleaf.

Manchester Underwriting Management is a trading name of Pen Underwriting Limited which is authorised and regulated by the Financial Conduct Authority (FCA number 314493). Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales. Company Number: 5172311.



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**Schedule of Insurers**

<b>Insurer</b>	<b>Contract</b>	<b>Percentage</b>
International General Insurance Company (UK) Limited	MUM/IGI_2023	100.00%

The Insurer or Insurers stated above are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and whose Firm reference numbers and other details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk)