



Hiscox Insurance Policy Schedule

This schedule tells you what will be insured with us if you decide to accept this quote. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

Schedule effective date: 01/04/2026

Insurance details

Policy Number:	8199132
Period of insurance:	From 01/04/2026 to 31/03/2027 both days inclusive.
Insured:	CM Protect Limited
Address:	Premiere House Elstree Way BOREHAMWOOD WD6 1JH
Additional insureds:	None
Business:	Association

Summary

General information

Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Wording:	19431 WD-HSP-UK-HF-CMP(9)

Claims information

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

- If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.

SECTION: CLIENT MONEY PROTECTION INSURANCE

Limit of indemnity	£2,000,000
Limit applies to	in respect of the total of all claims relating to any one member which are notified within 365 consecutive days of the first claim for that member
Excess	Nil
Geographical Limits	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands
Applicable Courts	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Claims brought in USA or Canada	Not covered
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Alternative limits (replacing the overall limit above for the specified members not in in addition to the overall limit of indemnity stated above)

Specified Member	Specified limit of indemnity	Limit applies to
Ridge PM Limited	£3,500,000	in respect of the total of all claims relating to any one member which are notified within 365 consecutive days of the first claim for that member
StuRents Limited	£2,050,000	in respect of the total of all claims relating to any one member which are notified within 365 consecutive days of the first claim for that member
Broadgate Residential Investments Ltd Trading as Cloud Student Homes	£2,500,000	in respect of the total of all claims relating to any one member which are notified within 365 consecutive days of the first claim for that member

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Failure of financial institutions	£5,000,000	in the aggregate, including all costs

Section wording	Insurer
19431 WD-HSP-UK-HF-CMP(9)	Hiscox Insurance Company Limited



**Hiscox Insurance
Policy Schedule**

Endorsements applicable to your policy



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Important information and contact details
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Information about us

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	22 Bishopsgate London EC2N 4BQ United Kingdom
Company registration Status	Registered in England and Wales number 002372789 Authorised and regulated by the Financial Conduct Authority.

Insurers

These insurers provide cover as specified in each section of the schedule

Name	Hiscox Insurance Company Limited
Registered address	22 Bishopsgate London EC2N 4BQ United Kingdom
Company registration Status Conduct Authority	Registered in England number 00070234 Authorised by the Prudential Regulation Authority and regulated by the Financial and the Prudential Regulation Authority.



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Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.