

SPECIALIST INSURANCE FOR THE CLEANING CONTRACTORS - COMBINED LIABILITY CONFIRMATION OF COVER 2013

Name: Supreme Cleaning (Kent) Ltd

Address: 99 Knockhall Road
Greenhithe
Kent
DA9 9EY

Business Description: Cleaning Contractors

Period of Insurance: 1st September 2013 – 31st August 2014

LIMIT OF INDEMNITY

Employers Liability £ 10,000,000

Public Liability £ 5,000,000

Products Liability £ 5,000,000

Specialists Extensions in Cover

- Treatment / Damage To Property Being Worked Upon - £5,000,000
- Professional Indemnity - £50,000
- Failure to Secure Customers Premises - £5,000,000
- Employee Dishonesty – £5,000 per employee
- Financial Loss – In the event that the insured becomes legally liable to pay for the financial loss of others - £100,000
- Lock / Key Replacement – In the event of losing or replacing a locking device to a third party property - £75,000
- Temporary removal of customer's goods - £25,000
- Misuse of customer telephones - £5,000 per employee

EXCESSES:-

Public & Products Liability Property damage and bodily injury Standard Policy Excess £250 each and every loss

Employee Dishonesty £500 each and every loss

Financial Loss £1,000 each and every loss or 10% whichever is greater

Professional Indemnity £500 each and every loss

Insurers

**Hiscox
Hiscox House
Sheepen Place
Colchester
Essex
CO3 3XL**

Unit 6, The Oaks Business Village,
Revenge Road, Lordswood, Chatham, Kent ME5 8LF
T: 01634 862525 F: 01634 862425
Email: info@specialrisks.co.uk
Web Site: www.ukspecialrisks.co.uk



UK SPECIAL RISKS



Financial Estimates

Your Annual Turnover £180,000 in the next 12 months
Your Annual Wageroll £120,000 in the next 12 months
Your Payments to Labour Only Sub Contractors (LOSC) £0 in the next 12 months
Your Payments to Bona Fide Sub Contractors (BFSC) £0 in the next 12 months

Internal Cleaning – Domestic and Commercial Cleaning - 90%
External Cleaning Incl Ground Level Window Cleaning - 10%
Window Cleaning up to 10m Incl Ladders - 0%
Window Cleaning up to 25m Incl Platforms - 0%
Window Cleaning up to 35m Incl Cherry Pickers - 0%
Window Cleaning above 35 Incl Abseiling - 0%
Other (please detail) - 0%

TERMS AND POLICY CONDITIONS = Policy excludes liability arising from:

- Height Limit of 25 metres
- Bona Fide Sub Contractors must hold their own Liability insurance of not less than that of the Insured
- Industrial Machinery Including Industrial Ovens
- Loss of Data
- Terrorism
- You must have written Risk Assessments for all activities undertaken
- You must have written Method Statements for all activities undertaken
- All staff must have received an appropriate level of training for the duties which they undertake
- PPE (Personal Protective Equipment) must be provided where appropriate
- A written Health and Safety policy must be operative where required
- Work on hazardous locations e.g railway premises, blast furnaces, chimney shafts, collieries, dams, mines, steeples, towers, tunnels, viaducts, quarries, fuel depots, bridges, canals, docks, piers, chemical or gas works, wharves, pile driving, offshore, water diversion, sub aqua work or the use of explosives.

The Business Description of Cleaning Contractors Includes all of the following:-

- Internal and External cleaning of domestic and commercial properties
- Carpet / Upholstery / Hard Floor / Soft Furnishing and Curtain Cleaning
- Window Cleaning to specified height limit
- Gutter, Soffit, Fascia, Signage and Frame Cleaning
- Pressure Washing up to 3,600 psi
- Oven Cleaning (Excluding Industrial Ovens)
- White Goods Cleaning (Fridges, Washing Machines etc).

PREMIUM £1074.41 (inclusive of IPT and £50 broker fee)

**& Legal Expenses (incl Contract Disputes and Debt Recovery) –
£72-50 incl IPT**

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Legal Expenses Insurance

Premium £72-50 incl IPT

Employment Disputes – The defence of disputes with an employee excluding those falling within the scope of Transfer of Undertakings Regulations 1981 or the Acquired Rights Directive.

Health and Safety – appeals under the Health and Safety at Work etc Act or the Food Safety Act 1990 excluding claims arising from the use or ownership of a motor vehicle

Contract Disputes – subject to amount in dispute not exceeding £5,000.

Criminal Prosecution – The defence of a prosecution excluding claims arising from ownership or possession of a motor vehicle, investigations by HM Revenue & Customs, allegations involving assault, violence or dishonesty, malicious falsehood, the manufacture dealing or use of alcohol, drugs, indecent or obscene material, illegal immigration, and offences under the Proceeds of Crime Act 2002 (money laundering)

Property Disputes – The pursuit or defence of disputes relating to property owned, tenanted or occupied excluding disputes relating to mining, subsidence, non-payment or review of rent or service charges, planning consents or the renewal of a lease or contract.

Data Protection – The defence of a breach or an appeal in connection with the Data Protection Act 1998.

Tax Protection – Investigations by HM Revenue & Customs excluding any investigation or aspect enquiry by the Special Compliance Offices, the Special Investigation Section or the National Investigation Services, taxes fines or interest, any investigation undertaken prior to the commencement of the policy or any claim where following the submission of returns or accounts HM Revenue & Customs levy a penalty or claim for interest or which contain negligent misstatements.

Personal Injury – The pursuit of claims against a third party excluding an injury sustained at the Insured's premises.

The policy provides a free telephone legal and taxation advisory service, which is available 24 hours a day 365 days of the year.

Limit of Indemnity:

£ 100,000 any one claim

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Important Notes

Full details of the Policy Terms and Conditions are enclosed within the Policy documentation, which will usually be issued upon receipt of a satisfactorily completed Proposal Form and payment of any outstanding premium

The levels of Cover have been set in accordance with your instructions. We recommend that you take a few minutes to ensure that they meet your requirements and advise us if any alteration is needed

It is important that you read the Policy Schedule and documentation once you receive it and that you advise us immediately if any element of the Cover does not meet your requirements as described above.

Should your circumstances change please advise us immediately and we will arrange the appropriate amendment in Cover.

The Law applicable to the Policy shall be governed by and construed in accordance with the Law of England and Wales unless you are based in Scotland in which case the Law of Scotland shall apply

Financial Services Compensation Scheme

Its aim is to protect private and small businesses/charity customers should an Insurer or Intermediary go out of business and be unable to meet its liabilities or pay claims. You may be entitled to compensation depending upon your income and the number of people you employ. The maximum level of compensation 90% of the claim with no upper limit. Compulsory insurance (such as Employers Liability) is covered in full, with no upper limit.

For further information visit the website at www.fscs.org.uk or write to FSCS Lloyds Chambers, 1 Portsoken Street, London E1 8BN. Telephone number 020-7892-7300.

Complaints

We aim to provide a very high standard of service. However we recognise that things can go wrong occasionally and, should this happen, we are committed to resolving matters promptly and fairly.

You can make a complaint in writing or verbally to the Compliance Officer at our normal office address, or

By Telephone 01634 862525

By Fax 01634 862425

By email info@ukspecialrisks.co.uk

We will acknowledge all complaints within 5 working days and aim to complete our investigation within 10 working days. If you are not satisfied with our response, or we have not completed our investigations after 8 weeks, you may be able to refer the matter to the Financial Ombudsman Service (FOS)

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
E14 9SR

0845 080 1800
www.fscs.org.uk

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