



# Policy Summary – Cleaning Contractors Insurance

## keyfacts®

This document provides a summary of the significant features, limitations and benefits of the cover available within this Cleaning Contractors Insurance policy. This summary does not contain the full details of the terms, conditions, exclusions and warranties applicable therefore please refer to the policy wording for the full details. The policy wording is available on request.

### About this insurance

This policy is aimed at the cleaning and support services industry. Standard cover is provided on estimated annual turnover and payments to bona-fide sub-contractors which is adjustable annually. The standard duration of this non-investment insurance contract is 12 months unless otherwise agreed by us.

Cover includes Employers Liability and Public & Products Liability as standard. In addition to the liability cover, special extensions are included that have been designed specifically for the cleaning and support services industry.

Clerical employees are covered automatically and cover can be tailored for businesses with multiple trades and services.

### About the Insurers

This policy is underwritten by Anglo Pacific Consultants (London) Ltd for and on behalf of certain underwriters at Lloyd's and/or other London Company insurers who are all authorised and regulated by the Financial Conduct Authority.

### Standard features and benefits

Standard benefits	Cover Included
<b>Employers Liability</b>	<b>£10,000,000</b>
Legal liability for damages within the United Kingdom, Channel Islands and the Isle of Man and reasonable costs and expenses in respect of accidental bodily injury caused and sustained by any employee.	
<b>Public Liability</b>	<b>£1,000,000</b>
Legal liability for damages within the United Kingdom, Channel Islands and the Isle of Man and reasonable costs and expenses arising from accidental bodily injury to any person or for accidental loss of or damage to property.	
<b>Professional Duty or Advice</b>	<b>£1,000,000</b>
Legal liability arising from any breach of professional duty or any advice, design or specification or arising out of the failure to carry out the duties for which the Insured has been contracted to perform, separately for a fee.	

### Products Liability **£1,000,000**

Legal liability for damages within the United Kingdom, Channel Islands and the Isle of Man and reasonable costs and expenses arising from accidental bodily injury to any person or for accidental loss of or damage to property caused by any goods, building or structure which is manufactured, designed, altered, distributed, constructed, erected, installed, repaired, serviced, treated, processed, sold, supplied, leased, or let on hire, in the course of the business.

### Special extensions

#### Fidelity **£100,000**

Legal liability arising from the dishonesty of employees.

#### Lock and Key Replacement **£100,000**

Legal liability in the event of loss of keys whilst such keys are in the care, custody or control of the Insured or any employees.

#### Misuse of Customers Telephones **£50,000**

Legal liability for any act of fraud, dishonesty or embezzlement in connection with the misuse of customers telephones by any employee.

## Financial Loss

**£250,000**

Legal liability to pay financial loss incurred by:-

- Accidental:
  - escape or discharge of any substance or gas from any premises owned/occupied
  - stoppage or interference with pedestrian, rail, air, vehicle or waterborne traffic
  - obstruction, loss of amenities, trespass, nuisance or similar cause
- other occurrences that are not a deliberate or intentional act by or omission of any party entitled to indemnity by this insurance the effect of which will knowingly result in financial loss.

## Treatment

**Public Liability Limit**

Legal liability in respect of accidental bodily injury or accidental damage to property caused by or arising from any treatment carried out.

## General extensions

- Indemnity to principal is covered within the Employers, Public and Products liability sections.
- Court attendance compensation for representatives up to £500 per day and employees up to £250 per day
- Indemnity for the defence of any criminal proceedings brought in relation to the business in respect of any:
  - breach of statutory duty concerning the health, safety or welfare of any Employee or alleged Employee, such indemnity being provided only under Employers Liability;
  - breach of statutory duty under Part II of the Consumer Protection Act 1987, or any equivalent legislation, or any amendment or re-enactment thereof, such indemnity being provided only under Products Liability;
  - breach of statutory duty (other than as described under a) or b) hereof) concerning the health, safety or welfare of any person, or any loss of or damage to Property, such indemnity being provided only under Public Liability;
  - offence (other than a breach of statutory duty) connected with any matter which is otherwise the subject of an indemnity under any section of this insurance

provided always that such breach of statutory duty or offence was committed or alleged to have been committed during the policy period.

## Optional extensions

The following optional extensions of cover are available at an additional cost:-

- Public & Products liability including Professional Duty or Advice  
Cover for Public and Products liability including Professional Duty or Advice can be increased to £10,000,000.
- Fidelity  
Cover for fidelity can be extended to £250,000.
- Lock and Key Replacement  
Cover for lock and key replacement can be increased to £250,000.
- Misuse of Customers Telephones  
Cover for misuse of customers telephones can be increased to £75,000.

## Significant general exclusions

- Fines, penalties or punitive or exemplary damages.
- Any claim arising in connection with any work on or in:
  - docks harbours or railways
  - watercraft
  - chemical or petrochemical works oil or gas refineries or storage facilities
  - aircraft airports or airfields
  - power stations
  - nuclear power stations
  - any installation where nuclear processing is undertaken
  - towers steeples chimney shafts blast furnaces viaducts bridges tunnels flyovers dams motorways quarries mines or collieries

unless otherwise agreed by us and noted in the proposal form.

## Significant general conditions

- Excess - The amount specified in your schedule which must be paid towards each and every claim.
- Reasonable care - you must take all reasonable steps to prevent/minimise loss, damage, injury or accident and to minimise the cost of claims or legal proceedings and keep all buildings, plant and vehicles in sound condition (see general condition 3 of the policy wording).
- Adjustment - The policy may be subject to adjustment at renewal (general condition 4 of the policy wording).
- Duty of disclosure - The statements made and the information you provide form the basis of this contract and must be complete and to the best of your knowledge. You must tell us immediately of any alteration in risk, which materially affects this insurance (general condition 6 of the policy wording).