



QBE European Operations Suttons Cleaning Contractors Insurance Schedule

Policy Number: C64388515 **Policy Wording Reference:** PSCC010119
Period of Insurance: **From:** 06/06/2019 **To:** 05/06/2020
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.
Effective From: 06/06/2019 **Date Issued:** 04/06/2019
Reason for Issue: New Business

Contract Parties

Insurer: QBE Europe SA/NV, a Belgian incorporated insurance company, VAT BE 0690.537.456; Home State – Belgium. Authorised by the National Bank of Belgium (de Berlaimontlaan 14 Boulevard de Berlaimont, 1000 Brussels, Belgium) under licence number 3093.
Registered Address: Regentlaan 37 Boulevard du Régent, 1000 Brussels, Belgium
Tel: 32 2 504 82 11 Fax: 32 2 504 82 00
Insured: Spring Clean Commercial Limited
Address: Unit 5-6 , Ashwellthorpe Industrial Estate , Ashwellthorpe , Norwich , Norfolk , NR16 1ER
Subsidiary Companies: None
Business: Commercial Cleaning Contractors with no industrial, ventilation or ductwork cleaning.

Contact Details

Broker Name: Sutton Specialist Risks Ltd (Bristol)
Broker Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email : info@ssr.co.uk
Broker Account: SUTT0108 Ref: CLEANING
Issue Office: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 0117 9300 100 Email : info@ssr.co.uk
Claim Notification: For all **insured sections** except for **insured section H** please contact:
Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol BS1 6QR.
Tel: + 44 (0)117 930 0100 Email : claims@ssr.co.uk
For **insured section H** please contact:
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: + 44 0117 9330696 Email : newclaims@das.co.uk

Complaints: Customer Relations
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 5988 Tel: + 44 (0) 20 7105 4032
Email: CustomerRelations@uk.qbe.com
Where the **insurer** is or includes a Lloyd's syndicate policyholders may also be eligible to complain to:
The Policyholder and Market Assistance Department at Lloyd's, Fidentia House, Walter Burke Way,
Chatham Maritime, Kent ME4 4RN, telephone 020 7327 5693, e-mail complaints@lloyds.com.
If you are an eligible complainant and the matter has not been resolved to your satisfaction you may contact: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
A summary of the **insurer's** complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint.



Section			Limit of indemnity
A - Employers' Liability	INSURED	GBP	10,000,000 Any one occurrence
Section A premium subject to adjustment:			Yes

Section			Limit of indemnity
B - Public and Products (including inefficacy) liability	INSURED	GBP	5,000,000 Any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:			Yes

Section			Sum Insured
C - Property	NOT INSURED		
Property Insured			
Buildings	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP N/A
Contents	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP N/A
Rent			GBP N/A
Total			GBP N/A

Section			Sum Insured
D - Business Interruption	NOT INSURED		
Item 1 Estimated Gross profit			GBP N/A
Item 2 Estimated Gross revenue			GBP N/A
Item 3 Increased cost of working			GBP N/A
Item 4 Additional Increased cost of working			GBP N/A
Item 5 Rent receivable			GBP N/A
Item 6 Outstanding debit balances			GBP N/A
Premium subject to adjustment			No

Section			Limit of indemnity
E - Contract Works	NOT INSURED		
Contract Works		GBP	N/A
Temporary Buildings, Plant and all other contents		GBP	N/A
Hired-in Plant and Equipment		GBP	N/A
Personal Effects and Tools		GBP	N/A
Section E premium subject to adjustment:			Yes

Section			Limit of indemnity
F - Professional indemnity	INSURED	GBP	100,000 any one claim and in



		the aggregate during the period of insurance
Retroactive date	06/06/2019	
Jurisdiction:	Worldwide excluding North America	

Section		Sum Insured
G - Terrorism	NOT INSURED	
All property specified under Sections C, D and E		GBP N/A

Section		Limit of indemnity
H - Legal expenses	NOT INSURED	
All Standard Clauses (Insured incidents)		GBP N/A each and every claim arising from the same originating incident

Section		Limit of indemnity
I - Directors and Officers Liability	INSURED	GBP 100,000 in the aggregate including defence costs and expenses
Continuous cover date:	06/06/2019	

Section		Limit of indemnity
J - Fidelity Guarantee	NOT INSURED	GBP N/A



Payment Details

Annual Policy Premium excluding insured section G - Terrorism insurance IPT/tax	GBP	3,214.27
	GBP	385.72
Annual Policy Premium for insured section G - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Premium payable by this transaction excluding insured section G - Terrorism insurance IPT/tax	GBP	3,214.27
	GBP	385.72
Premium payable by this transaction for insured section G - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Total payable	GBP	3,599.99

Signed on behalf of QBE Europe SA/NV

A handwritten signature in black ink, appearing to read 'R. By' with a stylized flourish at the end.



QBE European Operations Endorsement Schedule

Policy Number: C64388515

Period of Insurance: **From:** 06/06/2019 **To:** 05/06/2020
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

This **schedule** sets out additional clauses that form part of the **policy**. The under noted clauses amend the **insured section** and / or clause stated and each is otherwise subject to the terms and conditions of this **policy**.

Where only a code is shown please refer to your policy booklet for the full terms of the endorsement.

Optional Endorsements

Code	Endorsement
1	Section B – Fidelity bonding extension
2	Section B – Loss of keys extension
3	Section B – Financial loss (Including Products) extension
4	Section B – Temporary removal of customers' property for cleaning extension
6	Section B – Misuse of telephone extension

Inclusions: Amended limit – Sub-contractors insurance check Exclusion 10- Section B – Public and Products (including inefficacy) Liability Exclusion 10.2 of Section B – Public and Products (including inefficacy) Liability is deleted and replaced with the following 10.2 is subject to a limit of indemnity of not less than GBP2,000,000; Clause: SCCSBC010111-BI
