

Cleaning Policy Schedule

Policy Number: 10002818CC Policy Wording Reference: CC170121

Period of Insurance: From: 06/06/2021 To: 05/06/2022
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 06/06/2021 Date Issued: 07/06/2021

Reason for Issue: New Business

Contract Parties

Insured: Spring Clean Commercial Limited
Including Subsidiary Companies: None

Address: Unit 5-6
Ashwellthorpe Industrial Estate
Norwich
NR16 1ER
United Kingdom

Business Description: Commercial Cleaning Contractors with no industrial, ventilation or ductwork cleaning.

Insurer: QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +32 2 504 82 11 Fax: +32 2 504 82 00

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)
For wording changes please see the [Notice of Change](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

Claim Notification

Legal Expenses: DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: +44 (0) 344 893 0859 email: newclaims@das.co.uk
Also refer to the Helplines

All Other Sections: Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR
Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk

Section:	Employers' Liability	Insured
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	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Manslaughter defence costs	£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claims jurisdiction:		Worldwide excluding North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section Excess(es):	Amount	
Excess	Not Applicable	
Section subject to declaration adjustment:		Yes

Section:	Public and Products (including inefficacy) Liability	Insured
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	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate

Including **sub-limits of indemnity** for:

Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£2,000,000	Any one occurrence
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Optional Extensions:

	Sub-limits of indemnity	
Fidelity bonding any one employee and series limit (arising from one source or cause)	£250,000	Any one occurrence
Financial loss (Including products)	£250,000	In the aggregate
Loss of keys	£75,000	In the aggregate
Misuse of telephones any one employee and series limit (arising from one source or cause)	£50,000	In the aggregate
Temporary removal of customers' property for cleaning or treatment	£100,000	Any one occurrence

Section Excesses:

	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Pressure washing	£500	Any one occurrence
Window cleaning	£500	Any one occurrence
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence
Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):

	Amount	
Fidelity bonding any one employee and series limit (arising from one source or cause)	£500	Any one claim
Financial loss (including products)	£500 or 10% of the loss (whichever is greater)	Any one claim
Loss of keys	£250	Any one occurrence
Misuse of telephones	£500	Any one occurrence
Temporary removal of customers' property for cleaning or treatment	£250	Any one occurrence

Territorial limits:	Worldwide but excluding manual work in North America
Claim jurisdiction:	Worldwide but excluding manual work in North America



Policy Law and Jurisdiction:

The law of that part of the United Kingdom where the head office of the insured is located
Yes

Section subject to declaration adjustment:

Section:	Directors' and Officers' Liability	Insured
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Directors' and Officer's Liability	Limit of indemnity £100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Pollution	£100,000	Any one claim and in the aggregate including defence costs
Continuous cover date	06/06/2019	
Section Excess(es):	Amount	
Retention	£0	Any one claim
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located

Section:	Professional Indemnity	Insured
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	Limit of indemnity	
Professional Indemnity	£100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		06/06/2019

Policy Condition: Subcontractors insurance check (refer to section for full details)

Minimum limit to be held by subcontractors	£100,000	Any one claim and in the aggregate including defence costs
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Optional Extensions:

Section Excess(es):

	Amount	
Professional Indemnity	£2,500	Any one claim including defence costs
Professional indemnity: loss of documents	£250	Any one claim including defence costs
Accidental asbestos discovery	Not Applicable	Each and every claimant including defence costs
Asbestos limited material buyback including accidental discovery	Not Applicable	Each and every claimant including defence costs

Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located

Section subject to declaration adjustment: No

Section:	Legal Expenses	Not Insured
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Section:	Property All Risks	Not Insured
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Section:	Floating Contents	Not Insured
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Section:	Business Interruption All Risks	Not Insured
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Section:	Contract Works	Not Insured
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Section:	Fidelity Guarantee	Not Insured
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Section:	Terrorism	Not Insured
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Section:	Personal Accident	Not Insured
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Cleaning Policy Schedule

Insured: Spring Clean Commercial Limited
Trading Name(s):
Including Subsidiary Companies: None

Premium Breakdown

Employer's Liability	£1,222.48
Public and Products Liability (including inefficacy)	£1,509.77
Professional Indemnity	£90.06
Directors' and Officers' Liability	Included
Total Premium Payable (excluding IPT)	£2,822.31
IPT/tax	£338.68
Total	£3,160.99

Endorsements

Not applicable