

Cleaners Insurance

Want to contact us?

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Date of issue:  
12/01/2025

Date/time of purchase:  
12/01/2025 18:11

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This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

Policy Details				
Policy Number:	444900265056			
Coverholder:	<p>This insurance is written by Protectivity</p> <p>Protectivity is a trading name of Starpeak Insurance Solutions Limited</p> <p>Registered Address: Dovetail House, Wycombe Rd, Stokenchurch, Bucks, HP14 3RQ</p> <p>Starpeak Insurance Solutions Limited is Authorised and Regulated by the Financial Conduct Authority under Firm Registration Number 309959.</p>			
Binding Authority:	BMGAM000989C2024			
Insurers:	<p>Convex Insurance UK Limited a company registered in England and Wales (Company No: 11796392).</p> <p>Registered Address: 52 Lime Street, London, EC3M 7AF.</p> <p>Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.</p> <p>The Insurers' Firm Reference Number(s) and other details can be found on the Financial Services Register at <a href="http://www.fca.org.uk">www.fca.org.uk</a></p>			
Wording:	CLN 1024-WORDING			
Insured:	GB Cleaning and Laundry Services Ltd			
Risk Address - Premises 1:	Unit 8, Baird Park Brickyard Road Napton Southam Warwickshire CV47 8NT			
Business Description	Cleaners (Domestic and Commercial Work Only), Carpet and Upholstery Cleaner			
Period of Insurance:	From:	12/01/2025	To:	11/01/2026
	Both dates inclusive local standard time at the <b>Insured's</b> address stated above.			

Section A - Employers' Liability		
Employers' Liability	Not Included	
Limit of Liability:	Nil	any one <b>Occurrence</b> or series of <b>Occurrences</b> arising out of any one event but limited to £ 5,000,000 in respect of Terrorism or Asbestos.
Excess:	Nil	

Section B - Public Liability		
Public Liability	Included	
Limit of Liability:	£1,000,000	any one <b>Occurrence</b> or series of <b>Occurrences</b> arising out of any one event.
Excess:	£100	each and every <b>Occurrence for Damage to Property</b> .

Section C - Products Liability		
Products Liability	Included	
Limit of Liability:	£1,000,000	any one <b>Occurrence</b> and in the aggregate in the <b>Period of Insurance</b> .
Excess:	£100	each and every <b>Occurrence for Damage to Property</b> .

Section D - Tools of Trade and Business Equipment		
Tools of Trade and Business Equipment	Included	
Sum Insured:	£6,000	
Theft from Unattended Vehicles:	Not Included	
Excess:	£75	each and every claim

Extensions		
Loss of Keys	Included	
Sum Insured:	£5,000	
Excess:	£250	
Damage to Property Worked Upon	Included	
Sum Insured:	£2,500	
Excess:	£250.00 each and every claim under this extension, or 10% of each and every claim whichever amount is greater	
Fidelity/Dishonesty of Employees	Not Included	
Sum Insured:	Nil	but limited to £1,000 any one claim for the misuse of telephones or computers and £1,000 for the actions of any one Employee.
Excess:	£250.00 each and every claim under this extension, or 10% of each and every claim whichever amount is greater	


Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium	£113.63	£13.64	£127.27
Policy Fee	£9.00	£0.00	£9.00
Total	£122.63	£13.64	£136.27

Notification of Claims and Circumstances
<p>This part of the Policy details the procedure to be followed when You wish to notify a claim.</p> <p>All claims under this insurance are to be notified to Us using one of the following methods and quoting the Policy number:</p>

For all sections:	<p>Broadspire, Silbury Boulevard, Milton Keynes, MK9 2AH.</p> <p>Email: convexclaims@broadspiretpa.co.uk Tel: 01908 302011</p>
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Endorsements	
<p><b>Extensions</b></p> <p>Subject to all other terms and conditions of this policy, cover is extended as follows:</p>	<p><b>Loss of Keys Extension (£5000)</b></p> <p>We will cover You under the Public Liability Section for Your legal liability for costs arising out of the loss of customer's keys whilst they are in Your custody or the custody of any Employee. We will only pay:</p> <ul style="list-style-type: none"> <li>the reasonable cost of replacement of keys and/or locks operated by said keys.</li> <li>the consequential loss suffered by the customer following the loss of keys arising from either: <ul style="list-style-type: none"> <li>their inability to gain access to their premises, or,</li> <li>the misuse of keys by any person other than Your Employee.</li> </ul> </li> </ul> <p>The most We will pay under this extension in respect of all losses arising in the Period of Insurance will not exceed the limit shown in the Schedule for this extension.</p> <p>We will not cover You for the first £250 in respect of each and every claim under this extension. It is a condition precedent to cover under this extension that keys are coded and kept in a locked, safe place with the code details kept locked away separately from the storage area. Except where they are varied above, the terms and conditions and exclusions of the Public Liability Section and the general terms and conditions and exclusion of the Policy apply to this extension.</p> <p><b>Damage to Property Worked Upon Extension (£2,500)</b></p> <p>We will cover You under the Public Liability Section for Your legal liability for Damage to Property or Premises in Your care, custody or control on which You are carrying out work in the course of Your Business.</p> <p>The most We will pay under this extension for all Damages occurring arising in the Period of Insurance will not exceed the limit shown in the Schedule for this extension.</p> <p>We will not cover You for the first:</p> <ul style="list-style-type: none"> <li>£250.00 of each and every claim under this extension, or</li> <li>10% of each and every claim under this extension (which You will bear at Your own risk and uninsured)</li> </ul> <p>whichever amount is greater.</p> <p>Except where they are varied above, the terms and conditions and exclusions of the Public Liability Section and the general terms and conditions and exclusion of the Policy apply to this extension.</p>
<p><b>Additional Exclusions</b></p> <p>Cover under all individual policy Sections is subject to the following additional exclusions.</p> <p>This policy does not apply to or include cover for or arising out of or relating to:</p>	<p><b>Heat Work Away Exclusion</b></p> <p>We will not cover You under the Public Liability Section for any liability directly or indirectly resulting from or in consequence of the performance of work involving the application or generation of heat away from Premises that You own, lease or rent.</p> <p><b>High Risk Location Exclusion</b></p> <p>We will not cover You for any liability directly or indirectly resulting from or in consequence of You undertaking work on or at any of the following locations or premises:</p> <ul style="list-style-type: none"> <li>refineries, bulk storage or production premises in the oil, gas or chemical industries.</li> <li>power production premises in the electric or hydroelectric industries.</li> <li>offshore structures and work underground or underwater.</li> <li>aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat).</li> <li>railways or airports.</li> </ul> <p><b>Cleaning of Machinery Exclusion</b></p> <p>We will not cover You for any liability directly or indirectly resulting from or in consequence of You cleaning machinery.</p> <p><b>Height Limit Exclusion (5 metres)</b></p> <p>We will not cover You under the Employers' Liability and Public Liability Sections for any liability directly or indirectly resulting from or in consequence of work undertaken at a height over 5 metres above the surrounding floor or ground level.</p> <p><b>Work in Confined Spaced Exclusion</b></p>

	<p>We will not cover You for any liability directly or indirectly resulting from or in consequence of any work undertaken in a confined space as defined by the Confined Space Regulations 1997.</p> <p><b>Pandemic Exclusion</b></p> <p>We will not cover You for any liability directly or indirectly arising out of, contributed to by, or resulting from a Pandemic.</p> <p>For the purposes of this exclusion "Pandemic" shall mean an epidemic occurring worldwide or over a very wide area, crossing international boundaries, affecting a large number of people and confirmed as such by the World Health Organisation (WHO).</p> <p>This exclusion does not apply to the Employers' Liability Section.</p> <p><b>Loss of Keys/Loss arising from Failure to Secure Exclusion</b></p> <p>We will not cover You under the Public Liability and Products Liability Sections for any liability directly or indirectly resulting from or in consequence of the loss of keys or Your failure to adequately secure premises.</p> <p><b>Pressure Cleaning Exclusion</b></p> <p>We will not cover You under the Public Liability Section for any liability directly or indirectly resulting from or in consequence of any work undertaken by You that involves sand blasting and/or pressure cleaning of any nature</p>
<p><b>Additional Conditions</b></p> <p>Cover under all individual policy Sub-Sections is subject to the following additional conditions:</p>	<p><b>Bona Fide Sub-Contractors Condition</b></p> <p>It is a condition precedent to cover under this insurance for liability arising out of sub-contractors engaged by You, that You establish, maintain and record an administrative procedure for obtaining evidence that bona fide sub-contractors effect Employers', Public and Products Liability insurance and that such insurance:</p> <ul style="list-style-type: none"> <li>(i) provides an indemnity for all duties undertaken by the bona fide sub-contractor</li> <li>(ii) contains a provision granting indemnity to any Principal</li> <li>(iii) contains Limits of Liability which are not less than those provided by this insurance</li> </ul> <p>and for checking that the insurance of the bona fide subcontractor remains in force for the duration of the contract.</p> <p>It is a further condition precedent to cover hereunder that You do not take any action or make any agreement that could prevent Us enforcing our rights and obtaining recourse against the subcontractor.</p> <p><b>Proprietary Brands Condition</b></p> <p>It is a condition precedent to cover hereunder that You only use proprietary brand products and that You use and store them in accordance with the manufacturer's instructions.</p> <p><b>Personal Protective Equipment Condition</b></p> <p>It is a condition precedent to cover hereunder that You comply with the following precautions:</p> <ul style="list-style-type: none"> <li>· personal protective equipment is supplied to Employees where required.</li> <li>· a formal written record is maintained confirming the Employee's receipt of such equipment.</li> <li>· the use or wearing of such personal protective equipment by Employees is always enforced.</li> </ul> <p><b>Health and Safety Policy Condition</b></p> <p>It is a condition precedent to cover hereunder that You have an up to date Health and Safety Policy in force and that it is communicated to, and acknowledged by all employees</p> <p><b>Wet Floor Sign Condition</b></p> <p>It is a condition precedent to cover hereunder that a 'Wet Floor' sign is clearly displayed at all times where cleaning processes that could result in a slippery floor surface are being undertaken.</p> <p>In the event of breach of the above Additional Condition(s), <b>We</b> shall have no liability under this policy, unless <b>You</b> show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.</p>

<b>Authorisation</b>	
Signed by:	 <p>Andy Brownsell Director</p>

	Protectivity Protectivity is a trading name of Starpeak Insurance Solutions Limited.
Date:	12/01/2025