

What is a policy summary?

This document provides key information about the GLEAMING cleaning contractor's insurance policy, underwritten by Hiscox. If you have any additional questions, then please contact your insurance agent.

Policy name: Gleaming cleaning contractors

Type of insurance: Commercial combined

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. You can combine the following elements to create a tailored package suitable for you:

Public liability cover extends to include the following as standard:

- claims arising from third party property damage, denial of access, or personal or bodily injury as a result of your business;
- claims arising from damage to property being cleaned, treated, maintained or worked on by you;
- the reasonable costs of replacing the locks, keys or pass cards of your clients following their loss by you;
- the sums you have to pay as compensation for your client's financial loss as a result of your business;
- the sums you have to pay as compensation to your client following your failure to secure your client's premises or the unauthorised use of your client's telephone system by any of your employees;
- the sums you have to pay as compensation to your client following fraud or dishonesty committed by any of your employees.

Employers' liability cover extends to include the following as standard, where cover is operative:

- claims arising from bodily injury as a result of your business to your employees or volunteers who are normally resident in the United Kingdom or Ireland.

Tools and equipment cover extends to include the following as standard, where cover is operative:

- damage to your own and hired-in tools, plant and machinery at your business premises, contract sites and in transit;
- continuing hire charges that you are responsible for under a standard hire contract following damage;
- damage to the personal effects of your employees or visitors while in the business premises which are not insured elsewhere;
- the costs of replacing locks, keys or pass cards to maintain the security of your premises following their theft;
- the reasonable and necessary expenses you incur in contacting the police, financial institutions and credit agencies following identity fraud.

Contents cover extends to include the following as standard, where cover is operative:

- accidental damage to the contents of your business premises, including damage to computers resulting from breakdown;
- damage to contents and money temporarily elsewhere including whilst in transit and kept at the home of any partner, director or employee of yours;
- the costs of temporary boarding up following glass breakage;
- the costs of reconstituting your business records and electronic data which have been lost, destroyed or distorted;
- the costs you incur to replace locks and keys necessary to maintain the security of the premises following theft of keys.

Buildings cover extends to include the following as standard, where cover is operative:

- accidental damage and subsidence, heave and landslip;
- the necessary and reasonable cost of locating any damage to underground pipes, cables and drains;
- the cost of any fire brigade charges and other extinguishment expenses including replacing sprinklers;
- the necessary and reasonable cost of protecting the building from imminent damage;
- damage to trees, shrubs or plants as a result of fire or explosion including damage caused by the emergency services attending any such incident.

Business interruption cover extends to insure your financial losses as a result of the following as standard, where cover is operative:

- damage to property insured under this policy or contained in your business premises;
- where damage in the vicinity or restrictions from a public authority means you are unable to access the business premises;
- damage arising at the premises of one of your suppliers in the European Union;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of damage.

Internet and email cover extends to include the following as standard, where cover is operative:

- additional costs and expenses you incur following damage by hackers to your website or computer system;
- claims made against you for defamation or breach of intellectual property rights in your emails or your website.

Professional indemnity cover extends to include the following as standard, where cover is operative:

- claims arising from negligence, negligent misstatement, negligent misrepresentation or breach of duty of care;
- claims arising from defamation or infringement of intellectual property rights including copyright.

Commercial legal protection cover extends to include the following as standard, where cover is operative:

- legal defence costs, employment disputes and compensation awards, property protection and bodily injury, debt recovery, contract disputes and tax protection.

Directors and officers' liability cover extends to include the following as standard, where cover is operative:

- claims brought against your directors, partners and officers for breach of duty, breach of trust, negligence, defamation, breach of warranty of authority.

Significant exclusions and limitations

- You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your quotation and policy schedule will show the specific excesses applicable to you.
- You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair.
- You must take reasonable steps to maintain back up copies of data files or programmes.
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.
- Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously.
- Any claims brought against you for financial loss arising from the failure of any of your products any or any service provided by you to perform the function or serve the purpose for which it was intended.
- Any claims brought against you for financial loss when your liability arises under any contract or agreement.
- Any claims brought against you for damage to any mechanically propelled vehicle or trailer being cleaned, treated, maintained or worked on by you.
- Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.

We will not pay for damage caused by:

- theft from an unattended vehicle unless the item is out of site in a locked vehicle, luggage compartment, boot or trailer;
- theft of tools and equipment while unattended at your business premises or a contract site unless involving violent or forcible entry to or exit from a securely locked building;
- breakdown, explosion or collapse other than to office computers and ancillary equipment;
- breakdown of office computers or ancillary equipment unless they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of a breakdown;
- loss by fraud or dishonesty of any partner, director or employee of yours, unless the loss is notified to us within ten working days of its discovery by you;
- unexplained loss or disappearance or inventory shortage;
- your subcontractors unless you take all reasonable steps to ensure that they have and maintain in force public liability insurance to the same level as you.

Directors and officers' liability cover excludes payment for any claim or loss:

- based upon or arising out of any prior or pending litigation or proceedings;
- based upon or arising out of the operation or administration of any pension or employee benefit scheme;
- based upon, attributable to or arising from takeovers and mergers;
- based upon, attributable to or arising out of the bankruptcy, insolvency, receivership or administration of you;
- brought by or on behalf of any person or company owning 15% or more of your issued share capital.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of Insurance. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under ten pounds or ten Euros.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance agent immediately. If this is not possible our claims team can be contacted during business hours on 0845 213 8899 (selecting option 1 or 2 as appropriate). You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

If you require emergency assistance in relation to substantial damage to your property then you can call our 24-hour emergency assistance number (outside of normal business hours) on 0870 241 6257. Your policy schedule will reflect if property cover is included in your policy.

Our out of hours emergency assistance team operate on a pay and claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of significant loss or damage.

It is only when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Any questions or complaints?

If you have any questions or concerns about the sale of your policy or the service offered by your insurance agent, please speak to your insurance agent in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our Customer Relations team at:

Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex, CO3 3XL, United Kingdom

or by telephone on +44 (0)1206 773 705

or by email at customer.relations@hiscox.com

Our Customer Relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service in the UK or the Financial Services Ombudsman in Ireland.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. For further information visit www.fscs.org.uk or www.financialombudsman.ie.