

PUBLIC AND PRODUCTS LIABILITY

Section wording : 8355 WD-HSP-UK-GCC-GL(3)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 2,000,000
Limit applies to : Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess: £ 250
Excess Applies to : each agreed claim for property damage only
Geographical Limits : The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within and not in addition to the overall limit/amount insured above)

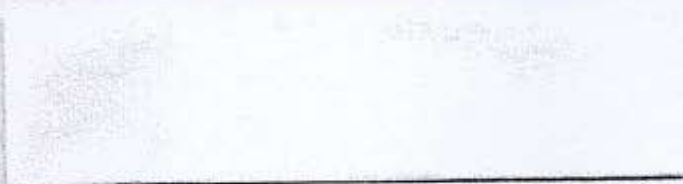
Criminal defence costs	£ 250,000 in the aggregate
Pollution defence costs	£ 100,000 in the aggregate
Court attendance compensation - employees (per day)	£ 100
Court attendance compensation - directors (per day)	£ 250
Loss of keys	£ 75,000 in the aggregate
Unauthorised use of telephones	£ 5,000 in the aggregate
Financial loss	£ 100,000 in the aggregate
Losses from fraud & dishonesty	£ 5,000 any one claim but limited to £25,000 in the aggregate

Special Excesses

Loss of keys excess	£ 250 each and every loss
Unauthorised use of telephones excess	£ 250 each and every loss
Failure to secure client's premises	£ 250 each and every loss
Losses from dishonesty excess	£ 500 each and every loss
Financial loss excess	£ 1,000 or 10% of the agreed settlement value of the claim, whichever is the greater

Quotation Summary

The amount you will pay for this insurance is;



If you choose to pay by interest free instalments you will pay £16.52 per month.

The policy provides the following covers as standard;

- Public & Products Liability - Limit of Indemnity £2,000,000
- Damage to Property Being Worked Upon
- Treatment Risks
- Loss of Customer's Keys
- Failure to Secure a Customer's Premises
- Financial Loss
- Misuse of Customer's Telephones

Cover for tools and equipment (including overnight theft from your van) and hired in plant is available by contacting us on **0845 474 0068**.

You will be covered for the following cleaning activities;

Carpet & Upholstery Cleaning including soft furnishings
Commercial Property Cleaning (interior and exterior) which includes;
shops, office, pubs, restaurants and other properties occupied by businesses
Conservatory Cleaning
Contract Cleaning
Domestic Property Cleaning (interior and exterior)
End of Tenancy Cleaning (interior and exterior)
Gutter Cleaning
Hard Floor Cleaning
Holiday Home Cleaning (including Caravans)
Kitchen Cleaning
Oven (domestic and catering only) & White Goods Cleaning
Pressure Washing to 248 bar (3,600 psi)
Window Cleaning including Soffits, Fascia and Frames

The amount you will pay in the event of a claim is;



General liability Certificate of insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above policy subject to the terms and conditions agreed with Hiscox.

This certificate does not form part of the policyholder's contract with Hiscox. This is a summary of cover only, in force as at the issuance date of this certificate. Full details of the coverage provided are included in the policyholder's full policy wording.

Policy number HU PIB 1875066

INSURANCE DETAILS

Broker	Inspire Risk Management Limited		
Period of insurance	08/01/2016	to	07/01/2017 Both days inclusive
Underwritten by	Hiscox Insurance Company Limited		

INSURED DETAILS

Insured	Steven Taylor T.as Aquaclean
Address	1 Limestone View Brough KIRKBY STEPHEN Cumbria CA17 4BE
General wording	8354 WD-HSP-UK-GCC-GTC(1)
Business description	Cleaning Contractors

GENERAL LIABILITY (PUBLIC AND/OR PRODUCTS LIABILITY)

Wording	8355 WD-HSP-UK-GCC-GL(1)
Limit of indemnity	£ 2,000,000
Limit applies to	each and every occurrence, defence costs in addition other than for pollution and for products to which a single aggregate policy limits including defence costs applies.
Excess	£ 250
Excess applies to	each and every occurrence for property damage only.
Geographical limits	United Kingdom and the Republic of Ireland
Applicable courts	United Kingdom and the Republic of Ireland
Cover includes	claims arising from damage to property being cleaned, treated, maintained or worked on by you