

# Schedule for Your Commercial Combined Insurance Policy

Produced on 05 December 2017

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## Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

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## Policyholder Details

<b>The Policyholder</b>	Mickey Butler t/a Cleaners R Us (SW London & Croydon)
<b>Contact address</b>	67 Melrose Avenue Wimbledon SW19 8BU
<b>The Business</b>	Introducer of Self Employed Cleaners/Cleaning Franchise introducing Self Employed Domestic Cleaners including Ironing & Leafletting

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## Policy Details

<b>Policy number</b>	100532805CCI
<b>Effective date</b>	01 February 2018
<b>Expiry date</b>	31 January 2019
<b>Annual premium (excluding Insurance Premium Tax)</b>	£825.00
<b>Insurance Premium Tax</b>	£99.00
<b>Total amount due</b>	<b>£924.00</b>

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## Insurance Adviser Details

<b>Your Insurance Adviser</b>	GREEN INSURANCE IDEAL SOLUTION FOR CLEANING AGENCIES 10 LONDON ROAD BEXHILL ON SEA EAST SUSSEX TN39 3JU
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## Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

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## Summary of Cover

<b>The Policyholder</b>	Mickey Butler t/a Cleaners R Us (SW London & Croydon)
<b>The Business</b>	Introducer of Self Employed Cleaners/Cleaning Franchise introducing Self Employed Domestic Cleaners including Ironing & Leafletting



**The Business for the purpose of the Employers' Liability section only**

Cleaning work in or on domestic or office premises or shops attached to domestic dwellings or the domestic part of public houses and shopping/cooking duties carried out on behalf of owners of domestic dwellings

**The Business for the purpose of the Public and Products Liability section only**

Cleaning work in or on domestic or office premises or shops attached to domestic dwellings or the domestic part of public houses and shopping/cooking duties carried out on behalf of owners of domestic dwellings

There may be differences in the cover selected between premises, so please check the details carefully.

**Sections You have chosen to cover:**

Employers' Liability, Public and Products Liability

**Other sections available that You have chosen not to cover:**

Property Damage, Money and Assault, Goods In Transit, Business All Risks, Frozen Foods, Contract Works, Machinery Damage, Computer and Cyber, Business Interruption, Terrorism, Commercial Legal Protection, Commercial Crime, Management Liability, Inspection Service, Group Personal Accident, Business Travel

**Conditions**

***The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated***

**Claims Procedure**

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
  - (a) 30 days, or
  - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

**Subjectivity Condition**

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We

consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

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## Contact Details for Claims and Help

### Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



### Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

#### Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

#### Legal and Tax Helpline 0845 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

#### Commercial Legal Protection 0845 300 1899

If you have Commercial Legal Protection cover, please call the helpline for legal advice as soon as you are aware of an incident. Please have your policy number to hand.

If you think you may need to claim, please call the helpline to request a claim form. We can only proceed with your claim when we have details of the incident in writing. A claim form is available to download at [www.aviva.co.uk/legalprotection](http://www.aviva.co.uk/legalprotection).

#### Risk Solutions Helpline 0845 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

#### Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

#### Website - [www.cutredtape.co.uk](http://www.cutredtape.co.uk)

This is Aviva's free website offering many tools and resources to help you manage your business effectively. You'll get access to

- over 700 legal and business guides across HR, sales and marketing, finance, technology, law, and risk management;
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters;
- discounts on legal services;
- email alerts on changes in law, legislation and regulation.

To register, please visit [www.cutredtape.co.uk](http://www.cutredtape.co.uk) and use the voucher code CRTAVIVA for exclusive discounts on a range of legal documents and services.

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## Employers' Liability

The operation of any limit of indemnity is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

**The Business:** Cleaning work in or on domestic or office premises or shops attached to domestic dwellings or the domestic part of public houses and shopping/cooking duties carried out on behalf of owners of domestic dwellings

**Limit of Indemnity:** £10,000,000

**Terrorism Limit of Indemnity:** £5,000,000

An Employers' Liability certificate is attached. It is recommended that You retain a copy of each Employers' Liability certificate issued to You.

#### Description of Activity

Premium Based on 84 Declared Customers/Clients	£35,000	Wages
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**Index Linking:** Applies to the Wages, as detailed above.

## Public and Products Liability

The operation of any limit of indemnity or excess is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

**The Business:** Cleaning work in or on domestic or office premises or shops attached to domestic dwellings or the domestic part of public houses and shopping/cooking duties carried out on behalf of owners of domestic dwellings

**Limit of Indemnity:** £2,000,000

**Terrorism Limit of Indemnity:** £2,000,000

#### Description of Activity

Premium Based on 84 Declared Customers/Clients.	£35,000	Wages
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**Index Linking:** Applies to all the Activity Descriptions monetary amounts detailed above.

**Endorsements applying to Public and Products Liability** (subject otherwise to the terms and conditions shown in Your policy).

#### Products Supplied - Restriction

We will not provide cover for Products Supplied other than the sale or supply of food and drink intended to be consumed on Your premises, the supply of office requisites or the disposal of furniture and office equipment previously used in the course of The Business.

#### Cleaning Exception

β We will not provide cover for:

- (1) the setting or failing to set any fire or intruder alarm by The Insured
- (2) the cleaning of kitchens or ducts that are not in domestic dwellings

#### Keys & Locks

β We will provide cover in respect of

- (a) accidental Damage to keys for use on locks at any premises at which The Insured are working which are not owned, hired or rented by The Insured
- (b) the costs of replacement of any lock consequent upon the loss of such keys
- (c) all sums which the insured shall become legally liable to pay in respect of consequential loss arising out of such loss of keys.

(2) the maximum We will pay in respect of all costs costs incurred during any one period of insurance is £50,000.

(3) We will not provide cover in respect of the first £100 of each and every loss.

#### Confined Spaces Exception

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ß We will not provide cover for work involving the entry of personnel into:

- (1) boilers
- (2) tanks or storage vessels
- (3) pipes, drains or sewers  
or any similar confined space

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**Financial Loss**

ß Definition

'Financial Loss' shall mean a pecuniary loss suffered by any party other than The Insured or any Employee and not caused by Personal Injury or Damage to Property.

(1) We will indemnify The Insured in respect of legal liability for Financial Loss as a direct result of the failure to provide any service in connection with The Business.

(2) The maximum We will pay, including Costs and Expenses, in respect of all claims made against The Insured in any one Period of Insurance is £10,000.

(3) We will not provide indemnity

(a) in respect of Financial Loss as a result of

(i) circumstances which, at inception of this endorsement, The Insured knew or ought to have known about and which were likely to give rise to a claim.

(ii) Products Supplied

(iii) abandonment or postponement of any exhibition, meeting, function or other event.

(iv) fraud, dishonesty, insolvency, financial default, conspiracy, conversion, deceit, intimidation, inducement of breach of contract or injurious falsehood.

(v) passing off or infringement of any trademark, trade name, merchandise mark, registered design, copyright or patent right.

(vi) libel, slander or defamation.

(vii) liability under the Data Protection Act 1998 or any subsequent amending legislation.

(b) for the first 10% of each and every loss or £500 whichever is the greater, of Compensation, Costs and Expenses.

## Clauses and Conditions Schedule

### Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

## Clauses

### Employers' Liability

**Clauses applying to all Employers' Liability Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Additional Activities, Contractual Liability, Cross Liabilities, Corporate Manslaughter and Corporate Homicide Act 2007, Health and Safety Legislation, Our Right of Recovery, Unsatisfied Court Judgements

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Payment for Court Attendance</b>	Limit per day (You/director/partner)	£500
	Limit per day (Employee)	£250

### Public and Products Liability

**Clauses applying to all Public and Products Liability Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Additional Activities, Buildings Temporarily Occupied, Consumer Protection Act 1987 and Food Safety Act 1990, Contractual Liability, Corporate Manslaughter and Corporate Homicide Act 2007, Cross Liabilities, Defective Premises, Employees' and Visitors' Personal Belongings, Health and Safety Legislation, Motor Contingent Liability, Overseas Personal Liability

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Data Protection Act 1998</b>	Maximum payable any one Period of Insurance	£1,000,000
<b>Hired or Rented Premises</b>	Excess	£250
<b>Payment for Court Attendance</b>	Limit per day (You/director/partner)	£500
	Limit per day (Employee)	£250

## Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording.

### The following Condition applies to all Sections

#### Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.