

Exclusively Cleaning

Summary of Cover

This is a summary of the cover available under your Ageas Exclusively Cleaning insurance policy. It is only a summary and does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording and your schedule (which indicates operative sections and sub-sections) and any endorsements that apply. A copy of your insurance policy is available from your agent on request.

This policy is an annual insurance contract and provides liability insurance for cleaning contractors. It is underwritten by Ageas Insurance Limited.

The standard cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule.

Standard Covers	Standard Limits
Public and Products Liability including: <ul style="list-style-type: none"> • damage to property whilst being cleaned including treatment damage • misuse of customers' telephones • financial loss • failure to secure premises • customers' property removed for cleaning • destruction or disposal of customers' property in error 	£1,000,000 (higher limits are available on request) Up to £50,000 any one period of insurance or any one employee Up to £50,000 any one period of insurance Up to £10,000 any one period of insurance
Professional Indemnity This cover is written on a claims-made basis, which means it applies to claims that are discovered by, made against or intimated to you for the first time and notified to Ageas during the policy period for work undertaken or acts occurring after the retroactive date	£100,000 any one event

Optional Covers	Standard Limits
Employers' Liability	£10,000,000 any one event inclusive of costs and expenses
Loss of Keys	£25,000 (higher limits are available on request)

Applicable policy Sub-Section	Significant or Unusual Exclusions
Sub-Section A - Public and Products Liability	<p>Liability for the amount of the excess shown in the schedule or policy wording in respect of each and every claim.</p> <p>Liability assumed under any contract or agreement where such liability would not have arisen in the absence of such contract or agreement (other than as set out in the Contractual Liability extension).</p> <p>Liability for loss of or damage to property in your custody or control or being worked on or cleaned by you or on your behalf if loss or damage is as a direct result of such work or cleaning (other than as set out in the Damage to Property Whilst Being Cleaned including Treatment Damage extension, Customers' Property Removed for Cleaning extension or Car Park and Cloakroom Liability extension (if such extensions are operative)).</p> <p>Liability arising out of any act of theft, fraud or dishonesty by you or your employees (other than as set out in the Misuse of Customers' Telephones extension).</p> <p>Liability caused by or arising out of the use of non-proprietary branded products.</p> <p>Liability arising from:</p> <ul style="list-style-type: none"> • the cleaning of kitchen canopies, extraction equipment, ducting or grease traps • the cleaning of the exterior of newly constructed buildings other than by the use of water pressure only • the cleaning of: <ul style="list-style-type: none"> - hospital operating theatres - surgical instruments or clothing - electrical or mechanical medical equipment. • loss of or damage to computer hardware or computer software systems data and records but not loss of or damage to visual display units or keyboards. <p>Liability for or arising from or out of loss of keys (other than as set out in the optional extension – Loss of Keys (if such extension is operative)).</p> <p>Loss, damage, injury or liability arising from or relating to acts of terrorism (but Employers' Liability cover is sub-limited to £5,000,000 for any one event).</p>
Sub-Section B - Professional Indemnity	<p>Liability for the amount of the excess shown in the schedule in respect of each and every claim.</p> <p>Liability for fraudulent and dishonest acts by a partner or director.</p>

Applicable policy section	Significant or Unusual Conditions
<p>All sections and sub-sections</p> <p>Sub-Section A - Public and Products Liability</p>	<p>For cover to apply, you must comply with all the conditions of this policy.</p> <p>These include:</p> <ul style="list-style-type: none"> • use of heat precautions • bitumastic products precautions • underground services precautions • flammable solvent precautions • kitchen cleaning precautions • obtaining written evidence that independent contractors (bona fide subcontractors) appointed by you and undertaking work for you or on your behalf, have in force policies of insurance covering: <ul style="list-style-type: none"> - Employers' Liability containing an Indemnity to Principal extension - Public and Products Liability including liability for damage to property whilst being cleaned and with limits of indemnity of not less than those applying to this policy and containing an Indemnity to Principal extension - Professional Indemnity with a limit of indemnity of not less than that applying to this policy.

Cancellation Procedure

There is an option to cancel this policy within 14 days of receipt of the policy schedule and wording. A refund of premium will be allowed for the time that was left on the policy.

How to Claim

To make a claim, contact our commercial claims department on **0845 122 3283**. The line is open 24 hours a day, 365 days a year.

Full claims procedures are noted in the policy wording under General Conditions and extra details are noted on the schedule.

How to Make a Complaint

We pride ourselves on our high levels of customer satisfaction. However, should there be an occasion where our service does not live up to your expectations, please let us know and we will do our best to put it right as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your agent to report your complaint. If your complaint is about your claim, please telephone your personal claim handler on the number shown in your claims documentation.

For any type of complaint, you can email us at csa.uk@ageas.co.uk or write to us at:

Customer Services Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service if you have an annual turnover of less than EUR 2 million and fewer than 10 employees. More details can be found at www.financialombudsman.org.uk. You will need to fill in their complaint form available from their website, or they will assist you over the telephone on **0800 023 4567** or **0300 123 9123**. Alternatively you can write to them at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

They will only consider your complaint after you've tried to resolve it with us.

Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is **0800 678 1100** or **020 7741 4100**. Alternatively, more information can be found at www.fscs.org.uk.

Ageas Insurance Limited

Registered office address
Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

www.ageas.co.uk

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar extending to the right, and the "s" has a registered trademark symbol (®) to its upper right.