



QBE European Operations Suttons Cleaning Contractors Insurance Schedule

Policy Number: Y035265 **Policy Wording Reference:** PSCC011114
Period of Insurance: **From:** 19/07/2015 **To:** 18/07/2016
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 19/07/2015 **Date Issued:** 22/07/2015
Reason for Issue: Renewal

Contract Parties

Insurer: QBE Insurance (Europe) Limited (registered in England number 1761561; Home State - **United Kingdom**. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 4000 Fax: + 44 (0) 20 7105 4019

Insured: Aircover Ltd

Address: Chestnut House, Alconbury Hill, Alconbury Weston Godmanchester, Huntingdon, PE28 4JG

Subsidiary Companies: Aircover Ltd t/a UK-ES

Business: Cleaning contractors including pressure washing to a maximum of 1750 psi. Duct cleaning including work in confined spaces. Testing, installation & replacement of water systems for legionella clean up by director only.

Contact Details

Broker Name: Sutton Specialist Risks Ltd (Bristol)

Broker Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Fax: 01179 279 200

Broker Account: SUTT0108 Ref: CLEANING

Issue Office: 3 Temple Back East, Bristol, BS1 6DZ
Tel: + 44 (0) 0117 910 6900 Fax: + 44 (0) 0117 910 6901

Claim Notification: For all **insured sections** except for **insured section H** please contact:
Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol BS1 6QR.
Tel: + 44 (0)117 930 0100 Fax: + 44 (0)117 927 9200

For **insured section H** please contact:
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: + 44 0117 9330696
E-mail: newclaims@das.co.uk

Complaints: Customer Relations
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 5988 Tel: + 44 (0) 20 7105 4032
Email: CustomerRelations@uk.qbe.com

Where the **insurer** is or includes a Lloyd's syndicate policyholders may also be eligible to complain to: The Policyholder and Market Assistance Department at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN, telephone 020 7327 5693, e-mail complaints@lloyds.com.

If you are an eligible complainant and the matter has not been resolved to your satisfaction you may contact: The Financial Ombudsman Service, South Quay Plaza 2, 183 Marsh Wall, London E14 9SR.

A summary of the **insurer's** complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint.



Section			
A - Employers' Liability	INSURED	Limit of indemnity	GBP 10,000,000 Any one occurrence
Section A premium subject to adjustment:			Yes

Section			
B - Public and Products (including inefficacy) liability	INSURED	Limit of indemnity	GBP 1,000,000 Any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:			Yes

Section			
C - Property	NOT INSURED		Sum Insured
Property Insured			
Buildings			GBP N/A
Contents			GBP N/A
Rent			GBP N/A
Total			GBP N/A

Section			
D - Business Interruption	NOT INSURED		Sum Insured
Item 1 Estimated Gross profit			GBP N/A
Item 2 Estimated Gross revenue			GBP N/A
Item 3 Increased cost of working			GBP N/A
Item 4 Additional Increased cost of working			GBP N/A
Item 5 Rent receivable			GBP N/A
Item 6 Outstanding debit balances			GBP N/A
Premium subject to adjustment			No

Section			
E - Contract Works	NOT INSURED	Limit of indemnity	
Contract Works		GBP	N/A
Temporary Buildings, Plant and all other contents		GBP	N/A
Hired-in Plant and Equipment		GBP	N/A
Personal Effects and Tools		GBP	N/A
Section E premium subject to adjustment:			Yes



Section		Limit of indemnity	
F - Professional indemnity	INSURED	GBP 100,000	any one claim and in the aggregate during the period of insurance
Retroactive date		19 th July 2010	
Jurisdiction:		Worldwide excluding North America	

Section		Sum Insured	
G - Terrorism	NOT INSURED	GBP	N/A
All property specified under Sections C, D and E			

Section		Limit of indemnity	
H - Legal expenses	NOT INSURED	GBP	N/A each and every claim arising from the same originating incident
All Standard Clauses (Insured incidents)			

Section		Limit of indemnity	
I - Directors and Officers Liability	INSURED	GBP 100,000	in the aggregate including defence costs and expenses
Continuous cover date:		19 th July 2010	

Section		Limit of indemnity	
J - Fidelity Guarantee	NOT INSURED	GBP	N/A



Payment Details

Annual Policy Premium excluding insured section G - Terrorism insurance	GBP	2,528.15
IPT GBP 2,528.15 @ 6.00%	GBP	151.69
Annual Policy Premium for insured section G - Terrorism insurance	GBP	Not Requested
IPT/tax	GBP	Not Requested
Premium payable by this transaction excluding insured section G - Terrorism insurance	GBP	2,528.15
IPT GBP 2,528.15 @ 6.00%	GBP	151.69
Premium payable by this transaction for insured section G - Terrorism insurance	GBP	Not Requested
IPT/tax	GBP	Not Requested
Total payable	GBP	2,679.84

Signed on behalf of QBE Insurance (Europe) Limited (Authorised Insurer)

A handwritten signature in black ink, appearing to read 'R. By' with a stylized flourish at the end.



QBE European Operations Endorsement Schedule

Policy Number: Y035265

Period of Insurance: **From:** 19/07/2015 **To:** 18/07/2016
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

This **schedule** sets out additional clauses that form part of the **policy**. The under noted clauses amend the **insured section** and / or clause stated and each is otherwise subject to the terms and conditions of this **policy**.

SCCELT Employers' Liability Tracing Office

General Conditions

The following condition is added to and forms part of this policy.

Where we provide an indemnity under the Employers' Liability (Compulsory Insurance) Regulations 1998, **we** are required by regulation to maintain a database of all the companies and subsidiary companies covered by such insurance. **QBE** supports and will add details of all company names to the Employers' Liability Tracing Office database.

Accordingly it is a condition of this insurance that **you** undertake to supply full details (as required by the Employers' Liability Tracing Office) of the company and all subsidiary companies to **QBE** at inception of this policy and promptly thereafter following acquisition or disposal of any subsidiary company.

Clause: SCCELT010111-ZC

SCCHLC Hazardous locations

Clauses 3, 17 and 18 -Exclusions to Sections A, B and F

Notwithstanding the exclusions set out at clauses 3, 17 and 18 to Sections A, B and F respectively the **insurer** agrees to indemnify the **insured** in respect of work carried out at the following hazardous site(s) and any exclusive words appearing in exclusions 3, 17 or 18 to Sections A, B and F respectively are deleted and of no effect:

Height work where the drop does exceed 10 metres in respect of duct cleaning.

Clause: SCCHLC010109-ZE

ZZQMIS Minimum Standards -B&ES TR/19

Public and Products (including Inefficacy) Liability

Minimum Standards

It is a condition precedent to our liability under this policy that you and your employees shall operate or bring into force and observe the minimum standards listed below and shall not make any change to these unless you have advised us and obtained our approval in writing.

a) All extraction hoods, canopies, filters, grease traps, extract fans, extraction ducts and discharge ducts are cleaned to the requirements of Building and Engineering Services Association B&ES, or any subsequent amendment or replacement standard;



b) A deposit thickness test, wet film thickness test or other test as recommended by Building and Engineering Services Association B&ES or any subsequent amendment or replacement standard is taken and a post-clean verification of cleanliness report, or such other report as recommended by Building and Engineering Services Association B&ES or any subsequent amendment or replacement standard, is produced following each and every clean;

c) Each post-clean verification of cleanliness report, or such other report as recommended by Building and Engineering Services Association B&ES or any subsequent amendment or replacement standard, shall be retained for a period of two years following each clean.

Clause: ZZQMIS020113-BC

Inclusions: Deletion of clinical waste restriction

Clause 17.4 – Exclusions to Section B

Clause 17.4 to Section B relating to work of collection or delivery of clinical waste including but not limited to sharps and needles is hereby deleted from this policy in respect of bona fide subcontractors only.

Clause: SCCCWR010110-BI