

ENDORSEMENT

Policy: 9425990/4789948



INSURANCE DETAILS

Period of Insurance: Continuous cover from 12 March 2024 until the policy is cancelled

Underwritten by: Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy

General terms and conditions wording: 8354 WD-HSP-UK-GCC-GTC(3)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

Broker: Gleaming Risk Services Ltd

INSURED DETAILS

Insured: Aqua Window & Property Cleaning Services Limited

Address: 66 Gloucester Road
Bishopston
Bristol
BS7 8BH

Business Description: Cleaning Contractors

Additional Insureds: There are no Additional Insureds on this policy

PREMIUM DETAILS

Revised Annual Premium

| Basic Premium | Insurance Premium Tax | Broker Fee | Total Premium |
|---------------|-----------------------|------------|---------------|
| £697.04 | £83.64 | £117.10 | £897.78 |

Transaction Premium

| Basic Premium | Insurance Premium Tax | Broker Fee | Total Premium |
|---------------|-----------------------|------------|---------------|
| £159.77 | £19.17 | £26.84 | £205.78 |



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BIA Customer Care Award
2012



Outstanding Insurer Claims
Team of the Year 2013

PUBLIC AND PRODUCTS LIABILITY

| | |
|-----------------------------|--|
| Section wording: | 8355 WD-HSP-UK-GCC-GL(4) |
| Insurer: | Hiscox Insurance Company Ltd |
| Limit of Indemnity: | £5,000,000 |
| 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: | £150 |
| 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 |

Extensions to Cover: (included within and not in addition to the overall limit/amount insured above)

| | |
|-------------------------------------|---|
| Damage to Property Worked On | £5,000,000 |
| Treatment Risks | £5,000,000 |
| Loss of Keys | £ 150,000 in the aggregate |
| Failure to Secure Clients' Premises | £ 150,000 in the aggregate |
| Losses from fraud and dishonesty | £ 5,000 any one claim but limited to £25,000 in the aggregate |
| Unauthorised use of telephones | £ 25,000 in the aggregate |
| Financial Loss | £ 250,000 in the aggregate |
| Criminal defence costs | £ 250,000 in the aggregate |
| Polution defence costs | £ 100,000 in the aggregate |
| Court attendance compensation | £ 100 per day (employees) / £ 250 per day (directors) |

Special Excesses:

| | |
|-------------------------------------|--|
| Damage to Property Worked On | £150 each and every agreed claim for property damage only |
| Treatment Risks | £150 each and every agree claim for property damage only |
| Loss of Keys | £150 each and every loss |
| Failure to Secure Clients' Premises | £150 each and every loss |
| Losses from fraud and dishonesty | £500 each and every loss |
| Unauthorised use of telephones | £150 each and every loss |
| Financial Loss | £ 1,000 or 10% of the agreed settlement value of the claim, whichever is the greater |

What is not covered

Claims first brought in the USA are NOT covered

Endorsements

457.0: Working at height amendment (cleaning contractors)

What is not covered, 8. Working at height is amended to read as follows:
any work undertaken where you are at a height exceeding 25 metres metres from ground level when outside a building or structure or 25 metres metres from floor level when inside a building or structure.

8293: Sanctions

We shall not be deemed to provide cover and shall not be liable to pay any claim or loss or provide any benefit under this **policy** to the extent that the provision of such cover, payment of such claim or loss or provision of such benefit would expose **us**, or would in **our** reasonable view give rise to any appreciable risk of exposing **us**, to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, or of any other relevant jurisdiction.

EMPLOYERS LIABILITY

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| Section wording: | 8356 WD-PIP-UK-GCC-EL |
| Insurer: | Hiscox Insurance Company Ltd |
| Limit of Indemnity: | £ 10,000,000 |
| Limit applies to: | All claims and their defence costs which arise from the same accident or event |
| Geographical Limits: | Worldwide |
| Applicable Courts: | England, Scotland, Wales, Northern Ireland, the Isle of Man, and the Channel Islands |

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|-------------------------------|---|
| Special Limits: | (included within and not in addition to the overall limit/amount insured above) |
| Criminal defence costs | £ 100,000 in the aggregate |
| Court attendance compensation | £ 100 per day (employees) / £ 250 per day (directors) |
| Terrorism | £ 5,000,000 in the aggregate |

Endorsements

457.0: Working at height amendment (cleaning contractors)

What is not covered, 8. Working at height is amended to read as follows:
any work undertaken where you are at a height exceeding 25 metres from ground level when outside a building or structure or 25 metres from floor level when inside a building or structure.

8293: Sanctions

We shall not be deemed to provide cover and shall not be liable to pay any claim or loss or provide any benefit under this **policy** to the extent that the provision of such cover, payment of such claim or loss or provision of such benefit would expose **us**, or would in **our** reasonable view give rise to any appreciable risk of exposing **us**, to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, or of any other relevant jurisdiction.

TOOLS AND EQUIPMENT

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|-----------------------------|---|
| Section wording: | 8359 WD-HSP-UK-GCC-TE(5) |
| Insurer: | Hiscox Insurance Company Ltd |
| Description: | Tools and equipment and Hired in Plant UK |
| Amount insured: | £1,000 |
| Limit applies to: | Total amount insured |
| Excess: | £ 150 |
| Excess applies to: | Each and every loss |
| Geographical Limits: | The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands |

Additional cover: (in additional to the overall limit/amount insured above)

| | |
|-------------------------|---------------------------|
| Personal effects | £ 1,000 in the aggregate |
| Lock replacement | £ 1,000 in the aggregate |
| Identity fraud | £ 1,000 in the aggregate |
| Continuing hire charges | £ 10,000 in the aggregate |
| Removal of debris | £ 10,000 in the aggregate |

Special excesses

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|--|-----------------------------|
| Hired in plant & machinery standard excess | £ 500 each and every loss |
| Hired in plant & machinery excess in respect of fire, theft and malicious damage | £ 1,000 each and every loss |

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COMMERCIAL LEGAL PROTECTION (DAS)

Section wording: 8215 WD-HSP-UK-CON-DAS
Insurer: DAS Legal Expenses Insurance Company Limited
Section limit: Not Insured

Endorsements

519.1 Commercial legal protection (Contractors scheme)

DAS Commercial Legal Expenses Company Limited (DAS) provide the cover and manage all claims under this section. In any direct correspondence with DAS, please ensure you provide your Hiscox policy number and the following DAS reference: TS5/6288136

Endorsements which apply to the whole policy

Clause: 603.1

Commercial assistance and legal advice helpline

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business. This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)800 840 2269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.

Clause: 603.1

Continuous policy endorsement

1. **We** agree to give **you** continuous cover under this **policy**. To achieve this, all the references in this **policy** to **period of insurance** shall be for a continuous period starting with the date in the schedule, until either **you** or **we** cancel this policy. However, **you** must tell **us** as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder.

2. Cancellation clause 5 in the General Terms and Conditions of this **policy** is replaced by the following:

You or **we** can cancel the **policy** by giving 30 days' written notice. **We** will give **you** a pro rata refund of the premium for the remaining portion of the period for which **you** have already paid. However, **we** will not refund any premium under £10.

We may also cancel the **policy** if any premium remains unpaid 21 days after the due date. In such cases **we** will cancel the policy by giving seven days' notice. Where **we** cancel the policy for non-payment of premium, cover will cease on the date the premium was due.

3. In view of the continuous nature of this **policy**, **we** may at **our** discretion amend its premium and/or terms and conditions and **we** will tell you of our intention to do so. If you are unhappy with our proposed amendments, **you** will have the option to decline to continue this insurance. **We** will give you at least 30 days' notice of any changes.

Clause:

Data Protection Act

By accepting your **Policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean **we** have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by **us** as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of your information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded

INFORMATION ABOUT TO US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

| | |
|----------------------|---|
| Name | Hiscox Underwriting Ltd |
| Registered address | 22 Bishopsgate London EC2N 4BQ United Kingdom |
| Company registration | Registered in England number 02372789 |
| Status | Authorised and regulated by the Financial Conduct Authority |

Insurers

These insurers provide cover as specified in each section of the schedule.

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|----------------------|--|
| Name | DAS Legal Expenses Insurance Company Limited |
| Registered address | DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom |
| Company registration | Registered in England number 00103274 |
| Status | Authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority |

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|----------------------|---|
| Name | Hiscox Insurance Company Ltd |
| Registered address | 22 Bishopsgate London EC2N 4BQ United Kingdom |
| Company registration | Registered in England number 00070234 |
| Status | Authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority |