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## Your Hiscox Gleaming cleaning contractors policy summaries

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This document contains the summaries for any policy covers you have selected to protect your business. These summaries outline the key information about your policies so you can be confident that you have understood what you have bought and what you are covered for. However, you should carefully read your policy in full and ensure that you understand its terms and conditions in full. If you have any queries, you should contact Hiscox or your insurance advisor.

**Underwritten by: Hiscox Underwriting Ltd on behalf of the insurers named in the schedule.**

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## Your obligations

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Remember, your premium and insurance are based on the details you have provided to us. Please make sure this information accurately reflects your circumstances and that you inform us immediately if anything needs to change. Please also tell us of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of the policy too..

You need to consider:

- if you fail to fairly present the risk to us, including by failing to disclose any information material to the insurance, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced.
- we will only cover you for the activities you have told us about and we have agreed to cover. If you have not told us about any of your activities, it is unlikely you will be covered for any corresponding claim or loss.
- we will not make any payment in respect of anything you knew, or ought to have known, before the start of the period of insurance which would be likely to result in a claim or loss.
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- if you fail to let us know of any changes to your circumstances during the period of insurance or, if when telling us about such changes you fail to present the risk to us fairly, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced.
- please be aware of all terms and conditions of your policy because failure to comply with them could invalidate it or result in us not paying a claim or reducing the amount we pay.

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## Policy length

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Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of Insurance.

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## Retroactive dates, geographical and jurisdiction limits

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Where any section of your policy schedule includes a retroactive date, we will not make any payment for any claim or loss under that section which arises from any activity performed or any act, incident or occurrence taking place, before the retroactive date.

Where any section of your policy schedule shows the geographical limits which apply to that section of the policy, we will only pay for claims and losses under that section which arise from activities performed or acts, incidents or occurrences taking place within those geographical limits.

Where any section provides cover in respect of your liability to third parties, we will only cover claims first made in a country within the applicable courts stated in that section of your policy schedule.

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## Cancellation rights

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You can cancel this policy by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation. If we need to cancel the policy, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. Please note – we may deduct an administration fee from any refunded payment. There is an exception to our 30-day notice period, which is triggered when we don't receive your Direct Debit payments within the agreed 14-day period. At this point, we will contact you as soon as possible and stop the policy immediately.

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**Key benefits: what risks are you protected against?**

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**Public liability cover extends to include the following as standard:**

- claims arising from third party property damage, denial of access, or personal or bodily injury as a result of your business;
- claims arising from damage to property being cleaned, treated, maintained or worked on by you;
- the reasonable costs of replacing the locks, keys or pass cards of your clients following their loss by you;
- the sums you have to pay as compensation for your client's financial loss as a result of your business;
- the sums you have to pay as compensation to your client following your failure to secure your client's premises or the unauthorised use of your client's telephone system by any of your employees;
- the sums you have to pay as compensation to your client following fraud or dishonesty committed by any of your employees.

**Employers' liability cover extends to include the following as standard, where cover is operative:**

- claims arising from bodily injury as a result of your business to your employees or volunteers.

**Tools and equipment cover extends to include the following as standard, where cover is operative:**

- damage to your own and hired-in tools, plant and machinery at your business premises, contract sites and in transit;
- continuing hire charges that you are responsible for under a standard hire contract following damage;
- damage to the personal effects of your employees or visitors while in the business premises which are not insured elsewhere;
- the costs of replacing locks, keys or pass cards to maintain the security of your premises following their theft;
- the reasonable and necessary expenses you incur in contacting the police, financial institutions and credit agencies following identity fraud.

**Contents cover extends to include the following as standard, where cover is operative:**

- accidental damage to the contents of your business premises, including damage to computers resulting from breakdown;
- damage to contents and money temporarily elsewhere including whilst in transit and kept at the home of any partner, director or employee of yours;
- the costs of temporary boarding up following glass breakage;
- the costs of reconstituting your business records and electronic data which have been lost, destroyed or distorted;
- the costs you incur to replace locks and keys necessary to maintain the security of your premises following theft of keys.

**Buildings cover extends to include the following as standard, where cover is operative:**

- accidental damage and subsidence, heave and landslip;
- the necessary and reasonable cost of locating any damage to underground pipes, cables and drains;
- the cost of any fire brigade charges and other extinguishment expenses including replacing sprinklers;
- the necessary and reasonable cost of protecting the building from imminent damage;
- damage to trees, shrubs or plants as a result of fire or explosion including damage caused by the emergency services attending any such incident.

**Business interruption cover extends to insure your financial losses as a result of the following as standard, where cover is operative:**

- damage to property insured under this policy or contained in your business premises;
- where damage in the vicinity or restrictions from a public authority means you are unable to access the business premises;
- damage arising at the premises of one of your suppliers in the European Union, United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of damage.

**Internet and email cover extends to include the following as standard, where cover is operative:**

- additional costs and expenses you incur following damage by hackers to your website or computer system.

**Professional indemnity cover extends to include the following as standard, where cover is operative:**

- claims arising from negligence, negligent misstatement, negligent misrepresentation or breach of duty of care;
- claims arising from defamation or infringement of intellectual property rights including copyright.

**Commercial legal protection cover extends to include the following as standard, where cover is operative:**

- legal defence costs, employment disputes and compensation awards, property protection and bodily injury, debt recovery, contract disputes and tax protection.

**Directors' and officers' liability cover extends to include the following as standard, where cover is operative:**

- claims brought against your directors, partners and officers for breach of duty, breach of trust, negligence, defamation, breach of warranty of authority.

## Significant or unusual exclusions and limitations

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### Public liability cover excludes payment for any claim or loss due to:

- fraud or dishonesty committed by any employee of yours, unless you have a suitable reference covering the period of at least two years immediately prior to commencement of their employment with you;
- any work undertaken by your sub-contractors, unless you take all reasonable steps to ensure that they have and maintain in force public liability insurance to the same level as you.

### We will not pay for damage to your own property caused by:

- theft from an unattended vehicle unless the item is out of site in a locked vehicle, luggage compartment, boot or trailer;
- theft of tools and equipment while unattended at your business premises or a contract site unless involving violent or forcible entry to or exit from a securely locked building;
- breakdown, explosion or collapse other than to office computers and ancillary equipment;
- breakdown of office computers or ancillary equipment unless they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of a breakdown;
- loss by fraud or dishonesty of any partner, director or employee of yours, unless the loss is notified to us within ten working days of its discovery by you;
- unexplained loss or disappearance or inventory shortage.
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease.

### Directors and officers' liability cover excludes payment for any claim or loss:

- based upon or arising out of any prior or pending litigation or proceedings;
- based upon or arising out of the operation or administration of any pension or employee benefit scheme;
- based upon, attributable to or arising from takeovers and mergers;
- based upon, attributable to or arising out of the bankruptcy, insolvency, receivership or administration of you;
- brought by or on behalf of any person or company owning 15% or more of your issued share capital.

### We will not pay for:

- any interruption to your business caused by any communicable disease or fear or threat of communicable disease except where the interruption is caused by one of the specified diseases at your premises which means that you are unable to use your premises;

**Please read the policy for details of terms in full.**

## In the event of a claim

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If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions within the General terms and conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is particularly important that you notify us of the incident or event giving rise to the claim in accordance with the notification provisions set out in the relevant section of the policy. If someone brings or threatens to bring a claim against you, you must not make any admission of liability or make any offer of settlement or appoint solicitors or other legal representation without our prior written agreement.

If you do not comply with these obligations, we may be entitled to refuse to cover you entirely, or reduce the amount we pay, for that particular claim. As with any insurance, you have an obligation to take reasonable steps to mitigate any loss or liability.

In the event of a claim, you must bear the amount of the corresponding excess stated on the policy schedule, if applicable.

## Claims service

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It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fair, efficient and sensible claims service. We offer you access to experienced and dedicated claims handlers as well as experts including legal teams, loss adjusters and disaster management companies. Hiscox aims to handle claims quickly and efficiently, while minimising any disruption to you.

You must notify us of anything likely to lead to a claim under this policy. If you need to notify us of anything, please contact our experienced claims team on 01206 773 899 (select option one or two as appropriate), 9.00am – 5:30pm Monday to Friday. You

will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property then you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out of hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial loss or damage.

## **Under insurance**

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Where the amount insured in respect of any item or potential loss covered under any section of this policy is based upon estimates provided by you of the total value of such item or the total potential loss and we discover that the estimate provided is less than the actual value or full potential loss, we may reduce any payment we make by reference to the difference (in percentage terms) between the premium you were actually charged and the premium we would have charged if you had provided an accurate declaration.

## **Any questions or complaints?**

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If ever you're unhappy about anything we do, or fail to do, please contact our customer services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

Telephone: +44 (0)800 116 4627 or +44 (0)1904 681 19

Address: Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR  
United Kingdom

Email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

If you remain dissatisfied with the way your complaint has been dealt with, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. For further information visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you contact them or us, please quote the policy number shown in the schedule

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)