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Insurance Agreement

This Documentation has been prepared on information given by your Insurance Advisor and forms part of your Contract of Insurance.

Important : you must check all the information contained within this document immediately and tell your insurance advisor if any details are incorrect.

The information provided must have been given to the best of your knowledge and belief. You should provide us with all the relevant facts which may influence us as to whether we accept your insurance, on what terms and conditions and at what premium. If you are in any doubt whether a particular fact is relevant, you should declare it.

Failure to disclose all material information or disclosures of false information could result in the Policy becoming voidable, in which case we would not be liable to pay any claims. If you are not sure about the information contained within this document you must contact your Insurance Advisor immediately.

We recommend that you keep a record (including copies of letters) of all information supplied. A copy of all information given will be supplied on request.

Insurance Information

Other than information already disclosed;

Neither you, the Insured, nor any partner or director or officer in your business has:

- been convicted or charged (but not yet tried) with a criminal offence (other than a motoring offence)
- received an official caution for a criminal offence within the last three years (other than a motoring offence)
- ever been declared bankrupt and/or been a director of a Company which has gone into liquidation, administration or receivership.
- ever knowingly failed to conform to legislation pertaining to Health and Safety at work activities.

No Insurer has ever:

- declined a proposal
- not invited renewal
- cancelled or refused to renew a policy
- imposed special conditions or requested extra precautions to be taken by you or any partner or director or officer in your business.

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The Insured	*
The Agent	CAMBERFORD LAW PLC
The Business	Cleaning Contractors
The Postal Address of the Insured	*
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	*
	*
Period of Insurance	From * to *
Renewal Date	*
Annual Amoun	*
	Including Premium Tax where applicable
First Premium	*
Premium Tax	*
Amount Due	*
Policy Form Reference	ZCL/1

Public And Products Liability Policy**Schedule**

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TABLE OF COVER

Section	Description	Limits of Indemnity
I	Public Liability	£*
II	Products Liability	£*

The liability of the Insurers for all compensation payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance shall not exceed £* in the aggregate. Provided always that the total liability of the Insurers to pay compensation shall not exceed the Limit(s) of Indemnity under Sections I and II of the Policy.

Special Extensions operative

It is understood and agreed that only the following Special Extensions are covered: EXT1, EXT2, EXT3.

ENDORSEMENTS

The Policy is subject to the endorsements shown below:

Date Related Performance and Functionality 0151**GENERAL EXCLUSION**

This Policy does not cover any:-

- I. Loss destruction or damage
- II. Consequential loss additional expenditure or extra expenses
- III. Legal liability
- IV. Other fees costs disbursements awards or other expenses

of whatsoever nature directly or indirectly caused by or contributed to by or consisting of or arising in whole or in part from

- a) The way in which any DATA PROCESSING SYSTEM responds to or deals with or fails to respond to or fails to deal with any true calendar date
- b) Any DATA PROCESING SYSTEM responding to or dealing in any way with
 - I. any data denoting a calendar or dates as if such data did not denote a calendar date or dates
 - II. any data not denoting a calendar date or dates as if such data denoted a calendar date or dates

whether such DATA PROCESSING SYSTEM is the property of the Insured or not and whether operating before during or after the Year 2000.

DEFINITION For the purposes of this Endorsement, the following special meaning shall apply:-

“DATA PROCESSING SYSTEM” shall mean any computer or data processing equipment or media or microchip or integrated circuit or any similar device or any computer software or computer firmware.

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY

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Amendment of Excess Amount

Exclusion 6 to Section I of this Policy is amended to read as follows :

6. the first £* of compensation payable for loss of or damage to material property in respect of any one occurrence or all occurrences of a series arising out of any one original cause.

Provided always that the Insured shall indemnify the Insurers in respect of any such amount for which the Insurers have made a payment.

SPECIAL EXTENSIONS**EXT1: Treatment Cover**

Exclusion 4 to Section 1 of this Policy is hereby deleted.

EXT2: Damage to Property Held in Trust Cover

Exclusion 5 to Section 1 of this policy is amended to include the following additional paragraph:

- d) Customers property whilst removed from the customers premises by the Insured.

Provided always that the liability of the Insurer for all claims under this extension shall not exceed the sum of £10,000 in any Period of Insurance.

EXT3: Financial Loss Extension

Notwithstanding anything herein contained to the contrary this Policy extends to indemnify the Insured in respect of

- a) all sums which the Insured shall become liable to pay as compensation (and claimants costs and expenses incurred in connection therewith) in respect of claims for financial loss first made in writing against the Insured arising out of the Business and notified to the Insurers during or within thirty days of expiry of the same Period of Insurance
- b) costs and expenses in connection therewith incurred with the Insurers' written consent.

For the purposes of the indemnity provided by this extension the term "financial loss" shall mean a pecuniary loss, cost or expense incurred by any person other than the Insured or a director or Employee of the Insured as a result of

- I. defect in Products

and/or

- II. work carried out negligently by or on behalf of the Insured.

Provided always that

- 1) the liability of the Insurers under this extension shall not exceed the sum of £50,000 in any one Period of Insurance
- 2) in respect of any claim for which indemnity is provided by this extension the Insured shall pay 10% of such claim or £* whichever is the greater

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- 3) the indemnity granted by Extension 11 – Cross Liabilities – shall not apply to this extension
- 4) this extension is subject otherwise to the terms, conditions, limitations and exclusions of the Policy insofar as they can apply and also to the following exclusions.

The indemnity granted by this extension shall not apply to nor include

- a) the cost of replacing, reinstating, rectifying, repairing, removing, recalling, improving or guaranteeing the performance of Products or of any work carried out by or on behalf of the Insured
- b) any claim for diminution in value of Products or any work to which this extension applies
- c) liability arising from libel, slander, infringement of patent, copyright, trademark or trade name, breach of anti-trust laws
- d) liability arising from any act of fraud or dishonesty
- e) liability arising from non performance, non completion, delay, financial default or insolvency
- f) liability arising out of professional advice or professional negligence
- g) liability arising from a deliberate act or omission of the Insured where the financial loss could reasonably have been foreseen by the Insured having regard to the nature and circumstances of such act or omission
- h) liability arising out of any circumstances known to the Insured at the inception of this extension
- i) liability which
- I. attaches by virtue of a contract or agreement or
- II. arises out of or by reason of a contractual relationship
- j) liability arising from Products knowingly exported from Great Britain, Northern Ireland, the Channel Islands or the Isle of Man or work carried out by or on behalf of the Insured outwith Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- k) Liability arising from Personal Injury or loss of or damage to material property or obstruction, trespass, nuisance or interference with pedestrian road rail air or water-borne traffic.

EXT4: Loss of Keys Extension including Consequential Loss

In the event of the Insured or their Employees losing keys in their custody or control, the Insurers shall indemnify the Insured in respect of all sums which the Insured shall become legally liable to pay for

- a) the cost of replacement change or alteration of locks for which keys have been lost
- b) consequential losses arising in connection with such loss of keys

Provided always that the liability of the Insurer for all claims under this extension shall not exceed £25,000 in any Period of Insurance

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EXT5: Misuse of Customers Telephones Extension

The Insurer shall indemnify the Insured in respect of such sums as the Insured shall be liable to pay for losses sustained by any customer due to any act of fraud dishonesty or embezzlement, caused by misuse of customers telephones, committed by an Employee

Provided always that

- I. such acts of fraud dishonesty or embezzlement are committed during the Period of Insurance and notified to the Insurer during the same Period of Insurance or within 30 days of expiry of the Period of Insurance
- II. the liability of the Insurer under this extension shall not exceed £10,000 in any Period of Insurance
- III. the Insured shall co-operate with the Insurer in seeking reimbursement from any defaulting Employee of sums paid or payable under this extension.

EXT6: Fidelity Bonding Extension

The Insurer shall indemnify the Insured in respect of such sums as the Insured shall be liable to pay for losses sustained by any customer due to any act of fraud dishonesty or embezzlement committed by an Employee

Provided always that

- I. such acts of fraud dishonesty or embezzlement are committed during the Period of Insurance and notified to the Insurer during the same Period of Insurance or within 30 days of expiry of the Period of Insurance
- II. the liability of the Insurer under this extension shall not exceed £25,000 in any Period of Insurance
- III. the indemnity granted by this extension shall not apply to or include misuse of telephones
- IV. the Insured shall co-operate with the Insurer in seeking reimbursement from any defaulting Employee of sums paid or payable under this extension.

Zurich Insurance Company A limited company incorporated in Switzerland.

Registered in the canton of Zurich no. CH-020.3.929.583-0. UK branch registered in England no. BR 105.

UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU.

Authorised and regulated by the Financial Services Authority.