

# Employers' Liability Cleaning Industry - Policy Summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance Company Public and Products Liability policy proposition for the Cleaning Industry. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document, reference ZCYL1.

When we refer to you in this document we mean the Insured named in the policy schedule.

## Type of insurance and cover

This policy protects companies against damages and legal costs that arise as a result of claims from employees suffering an injury or disease due to, and during, their employment.

The duration of this non-investment insurance contract is 12 months.

### Significant features

- Standard cover provides protection for legal liability world-wide for damages and legal costs of up to £10 million (restricted to £5 million in respect of terrorism).
- Indemnity limits of up to £25 million available upon request.
- Covers employees temporarily working overseas.
- Indemnity for any director or employee if a claim is made against them personally.
- Indemnity to principal.
- Covers private work carried out for directors or executives.
- Legal costs including those arising from criminal charges brought under the Health & Safety at Work Act 1974.
- A renewal bonus of up to 20% of the premium for eligible customers with a premium between £15,000 and £500,000, if the loss ratio is below 55%.
- Full protection against legal action world-wide.
- The policy cover is provided without any conditions.
- Completion of a proposal form is not required.

### Significant exclusions or limitations

- Cover for any employee on any offshore installation or support or accommodation vessel for any offshore installation.
- Cover for any employee who is in transit to, from, or between any offshore installation or support or accommodation vessel for any offshore installation.

### Cancellation rights

This policy does not entitle you to a cooling-off period.

### Claims

To notify a claim please contact the claims department at Camberford Law Plc

If out of normal business hours please call 08453 002 055.

### **Complaints procedure**

We want to provide a first class standard of service. If you have any cause for complaint you should, in the first instance, contact Camberford Law Plc who arranged the policy for you.

Camberford Law Plc: Lygon House, 50 London Road, Bromley, Kent BR1 3RA  
Contact: Louise Beacom  
Email: [louiseb@camberfordlaw.com](mailto:louiseb@camberfordlaw.com)  
Tel: 020 8315 5016  
Fax: 020 8315 218

Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If the matter is not resolved to your satisfaction, please write to the Manager of the Zurich Insurance Company branch that issued your policy:

Zurich Insurance Company: Branch address 299 High Street, Sutton SM1 1LJ

If you are still not satisfied with the action taken, you can lodge your complaint with the Chief Executive of Zurich Insurance Company. Simply call 0845 601 4937 or send an email to [chiefexecutive@uk.zurich.com](mailto:chiefexecutive@uk.zurich.com)

A member of the Chief Executive's office will respond to your complaint and offer resolution where possible. If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

### **Law applicable to the contract**

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as will be shown in the schedule.

If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

### **How we will use your data**

Zurich Insurance Company holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.