



The Insurance Scheme
for the
Cleaning & Facilities Management Industry

The Insurance Scheme designed to fit your Business Needs

Darwin Clayton (UK) Ltd

Summary of Covers

ABOUT US

Darwin Clayton was established in 1920 and is Authorised and Regulated by the Financial Conduct Authority.

We have been associated with the Cleaning Industry for many years and have worked closely with the following Trade Associations & Organisations since their formation, to provide support to the Industry and gain an understanding of its insurance needs:-

- The Building Futures Group (formerly CSSA, FMA & Asset Skills) – we participate on their Health & Safety Committee and sponsor the Annual Lunch
- British Institute of Cleaning Science (BICSc)
- British Cleaning Council (BCC)
- Worshipful Company of Environmental Cleaners (WCEC) – our Chairman, Michael O'Connor, is a past Master and Director, Ashley Hoadley, is a Court Assistant
- Health & Safety Executive (HSE) – we participate on the Health & Safety Executive Cleaning Industry Liaison Forum.

The experience we have gained results in Darwin Clayton being able to offer insurance products that meet the Industry's real requirements. Our expertise is available to all those operating within the Industry and allied trades whether they be office cleaners, specialist cleaners such as high level external cleaners, janitorial suppliers or maintenance providers. We are a specialist in this market and this is recognised by Insurers and the Industry alike. As a result the terms and conditions are far more beneficial than would be available within the normal market.

Darwin Clayton is represented nationally having offices in Tunbridge Wells and Nottingham.

Our long standing relationship with the Industry and the Trade Associations bears witness to our credo of "Excellence through Experience".

LIABILITIES

Employers' Liability

- A limit of indemnity of £10,000,000 is provided

Public and Products Liability

- A limit of indemnity of £5,000,000 is provided and higher limits are available
- Covers damages and awards plus all costs and expenses of litigation and claimants' costs
- Liability in respect of goods sold or services supplied

Standard cover automatically includes:

- Damage to property being cleaned and Treatment Risks
- Security of your Clients' premises (i.e. one of your employees failing to secure one of your Clients' premises correctly and intruders gain access as a result)
- Employee Dishonesty £250,000 aggregate limit
- Direct costs arising from mis-use of telephones £50,000 aggregate limit
- Loss of Keys and Consequential Loss following a loss where the keys are entrusted to the cleaner. Cover of £100,000 per section
- Financial Losses arising £250,000 aggregate limit
- Professional Indemnity £100,000 aggregate limit
- Subcontractors – automatically included. However Bona Fide Subcontractors are required to have their own insurances
- Principals Indemnity
- A document providing brief details of the insurance cover (for customer's information) is issued immediately on assuming risk



ADDITIONAL COVERS

ENVIRONMENTAL CLEAN UP COSTS

- Covers liability for the cost of remediation and/or clean-up costs required under Environmental Protection Legislation by any Enforcing Authority
- A limit of indemnity of £2m is available

OWN PREMISES

- Material damage and accidental damage for business contents and buildings

MONEY

- Own business money in transit and at your premises
- Personal Accident (Assault) Extension for employees carrying cash

ANYWHERE IN THE UK

- All Risks for cleaning plant, stock, hired-in plant, portable electrical, computer, photographic and telecommunications equipment

BUSINESS INTERRUPTION

- Loss of revenue resulting from a loss at own premises or contract sites
- Increased Cost of Working – this does not cover any loss of revenue but provides cover for the additional costs incurred to keep the business going in the event of a loss at your own premises

PREMIUMS

- Competitive
- Payment by instalments available
- Non adjustable

ADDED BENEFITS

- **Free** Risk Management services – regular information information and risk advice
- **Free** 24 hr Helpline – advice on tax and employment issues
- £100 voucher for on-line Risk Management training with Cardinus
- Wide acceptance criteria
- Policies underwritten by a leading Insurer
- No Proposal Form required
- Professional Claims Handling Service
- Useful links on our website

OTHER INSURANCES WHICH MAY BE REQUIRED BY YOU

DIRECTORS & OFFICERS

- Protects the Directors and Officers of a Limited Company for Claims made against them for any Wrongful Act in their capacity as a Director or Officer

COMMERCIAL LEGAL EXPENSES

- Provides legal assistance
- 24 hour Helpline

ENGINEERING

- Specialist Computer cover
- Statutory Inspection
- Additional expenses and/or loss of income resulting from breakdown of plant/machinery

TERRORISM

- Automatically included under the Employers Liability, Public Liability & Products Liability policy
- Can be included in respect of Property Damage & Business Interruption

PROPERTY LOSS RECOVERY

- A policy providing valuable support in the event of a Property claim

PERSONAL ACCIDENT

- A valuable employee benefit at very reasonable cost

MOTOR FLEET INSURANCE

- Wide cover incorporating specially negotiated additional benefits
- Uninsured Loss Recovery Service can be included

PERFORMANCE BOND FACILITIES

- Often required for Local Authority contracts. Alternative option to the Bank which may tie up overdraft facilities

The information provided is a synopsis of the insurance only. For further information please get in touch with us.



Authorised and Regulated by the Financial Conduct Authority.

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