

Policy Number ZC16/0552
Date 20th August 2020
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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.

<p>Zurich Insurance plc A public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No BR7985 UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire. PO15 7JZ Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.</p>

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The Insured	The Carroll Cleaning Company Ltd
The Agent	Camberford Underwriting
The Business	Contract Cleaners, Refurbishment of Hardwood Floors, Janitorial Product Supply & Property Owners
The Postal Address of the Insured	Spring Hey Mill Green Lane Greetland Halifax HX4 8DQ
Period of Insurance	From 15th August 2020 to 14th August 2021
Renewal Date	15th August 2021
Annual Amount	£23,295.46 Including Premium Tax where applicable
Renewal Premium	£20,799.52
Premium Tax	£2,495.94
Amount Due	£23,295.46
First and Annual Premiums are subject to adjustment based on actual figures declared.	
Policy Form Reference	ZCYL155.02

Summary of Cover

Employers Liability	Insured
Public & Products Liability	Insured
Treatment Cover	Insured
Damage to Property Held in Trust	Insured
Financial Loss Extension	Insured
Loss of keys Extension including Consequential Loss	Insured
Misuse of Customers Telephones Extension	Insured
Fidelity Bonding Extension	Insured
Professional Advice Extension	Not Insured
Directors and Officers Extension	Not Insured

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TABLE OF COVER

Part A Employers Liability		Operative
Limit of Indemnity		£10,000,000
Part B Public & Products Liability		Operative
Limit of Indemnity		£5,000,000
Excess		£500
Extensions		
Special Extension 3.1	Treatment Cover	
	Limit of Indemnity	£5,000,000
	Excess	£500
Special Extension 3.2	Damage to Property Held in Trust	
	Limit of Indemnity	£10,000
	Excess	£500
Special Extension 3.3	Financial Loss	
	Limit of Indemnity	£250,000
	Excess	10% of the claim or £500 whichever is the greater
Special Extension 3.4	Loss of Keys including Consequential Loss	
	Limit of Indemnity	£75,000
	Excess	£500
Special Extension 3.5	Misuse of Customers Telephones	
	Limit of Indemnity	£10,000
	Excess	£500
Special Extension 3.6	Fidelity Bonding	
	Limit of Indemnity	£50,000
	Excess	£500
Special Extension 3.7	Brand Protection	
	Limit of Indemnity	£50,000
	Excess	Nil
Special Extension 3.8	Products Recall	
	Limit of Indemnity	£100,000
	Excess	£10,000
Special Extension 4.1	Professional Advice	Not Operative
Part C Directors and Officers		Not Operative

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ENDORSEMENTS

The Policy is subject to the endorsements shown below:

It is hereby noted and agreed that this Policy is subject to a 2 Year Stability Clause (as per the signed agreement) - expiring 15/08/22

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Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy No. ZC16/0552

1. Name of policy holder The Carroll Cleaning Company Ltd

2. Date of commencement of insurance policy 15th August 2020

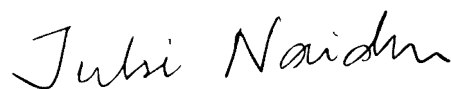
3. Date of expiry of insurance policy 14th August 2021

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance plc (Authorised Insurer).

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Registered Office Zurich
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Whiteley, Fareham,
Hampshire PO15 7JZ



Tulsi Naidu
Chief Executive Officer of Zurich Insurance plc. UK Branch

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093 ZCYL181.03

Cleaning Contractor's CERTIFICATE OF INSURANCE



Camberford
Underwriting

Head Office

Lygon House, 50 London Road, Bromley, Kent, BR1 3RA

Telephone

020 8315 5000

Fax

020 8460 2118

Email

cleaning@camberford.com

Insured The Carroll Cleaning Company Ltd

Policy Number ZC16/0552

Address Spring Hey Mill
Green Lane
Greetland
Halifax
HX4 8DQ

Business Description Cleaning contractor as previously declared

Period of Insurance 15th August 2020 to 14th August 2021

Insurer Zurich Insurance PLC

Coverage Provided and Limits

Cover	Limit of Liability	Excess
PART A Employers Liability	£10,000,000	Nil
PART B Public and Products Liability	£5,000,000	£500
EXT3.1: Treatment Cover	£5,000,000	£500
EXT3.2: Damage to Property Held in Trust	£10,000	£500
EXT3.3: Financial Loss Extension	£250,000	10% of the claim or £500 whichever is the greater
EXT3.4: Loss of Keys Extension including Consequential Loss	£75,000	£500
EXT3.5: Misuse of Customers Telephones Extension	£10,000	£500
EXT3.6: Fidelity Bonding Extension	£50,000	£500
EXT4.1: Professional Advice Extension	Not Insured	
PART C: Directors & Officers Extension	Not Insured	

Excess Liability Policy

Not Insured

Subject to the insurer's terms and conditions.

Signed on behalf of Insurers

L. Aylard

Date: 20-Aug-2020