

Cleaning Insurance - Demands & Needs Risk Capture

Please complete and check the information in this document carefully as this constitutes our understanding of your insurance requirements and situation:

COMPANY INFORMATION

The Business: (Full name)	
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Include partners and trading names if not a limited Company

Address:			
Post Code:		Date established:	

Do you have additional Premises?	Yes	No	If Yes, please complete an additional premises sheet
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Occupation:			
Tel No:		Email:	
Contact:		Website:	
Renewal Date:		Current insurers:	
Do the Directors have at least 5 years' experience in the Cleaning Industry?		If 'No' please give details below	Yes No

ESTIMATES FOR THE NEXT 12 MONTHS		
Wage estimates (including payments to Labour only Sub-Contractors):		
Clerical, Administration and Non-Manual including Directors	£	
Height work (above 1m) including window, high level cleaning, gutter cleaning, abseiling and cradles	£	
Cleaning Activities:		
Shopping Centres and Supermarkets	£	
Shop Office and Commercial including car workshops, car valeting, ground level window cleaning and reach & wash cleaning, doctors / dental / veterinary surgeries / clinics (including sharps removal provided correctly contained in approved receptacles – (not the disposal risk), schools, colleges and universities including laboratory classrooms (other than bio-hazard, secure areas and animal testing where referral must be made to insurers), hotels, public houses and the like, leisure centres, floor cleaning and maintenance, warehouses, litter picking and sweeping, use of rubbish compactors, pressure washing under 10000 PSI, domestic and accommodation cleaning	£	
Industrial cleaning (including builders clean, factory cleaning, refuse, stone, drain cleaning, pest control, kitchen cleans, machinery cleaning, production lines, fire and flood restoration, laboratories (other than bio-hazard, secure areas and animal testing).	£	
Duct and ventilation cleaning	£	
All other cleaning	£	
Please provide details of all other activities undertaken:		
Non-Cleaning Activities	£	
Please provide details of all other cleaning undertaken:		
Total Estimated Turnover	£	
Turnover from sale of Janitorial Products	£	
Estimates / Payments to Bona Fide Sub-Contractors	£	
Detail activities carried out:		

High Risk Premises and Activities		
Do you carry out work or does the business have any involvement with:-		
Nuclear installations, docks, harbours, railways, watercraft, offshore gas or oil installations, chemical or petrochemical works, oil or gas refineries, oil or gas storage facilities, collieries, mines, quarries, power stations, aircraft, airports or locations where aircraft, hovercraft, watercraft or trains / trams are present	Yes	No
Duct / ventilation cleaning	Yes	No
Cleaning hospitals	Yes	No
Cleaning of machinery or production lines in the food and drink preparation industry including abattoirs and slaughterhouses	Yes	No
Prisons, police stations, scenes of crime and post death or suicide clean up	Yes	No
Management or testing of customers water systems (Legionella exposure)	Yes	No

Where the answer is 'Yes' to the above questions, please note we will require a separate Risk Questionnaire.

Mining, processing, manufacturing, removing, disposing of, distributing, testing for or storing of asbestos or products made entirely or mainly of asbestos or any work which requires you to hold a licence under the Control of Asbestos Regulations 2006	Yes	No
Chemicals, petrochemicals, oil, gas or other substances which could be harmful, other than substances that are normal for the business	Yes	No
Disposal of fumes, effluent or other harmful or hazardous waste	Yes	No
Overseas (including Northern Ireland) or work on offshore platforms including travel to and from or supply of goods outside the UK	Yes	No
Confined space cleaning including silo cleaning or furnace room cleaning	Yes	No
Cleaning laboratories (other than schools / colleges / university classrooms) or clean rooms	Yes	No
Work with Sharps	Yes	No
Cleaning of valuable artefacts or works of art in museums or the security or closing of galleries / museums	Yes	No
Cleaning of server rooms or data centres	Yes	No
The use of heat, e.g. welding / cutting, blow lamps, torches, hot air strippers etc	Yes	No
The use of high-pressure equipment above 10,000 psi or drain cleaning or ventilation cleaning	Yes	No
Portable appliance and electrical wiring testing or any other electrical work	Yes	No
Supply / installation / testing of kitchen equipment / supply of rebranded janitorial products / other chemical products / fire alarm installation / testing (other than alarm bell testing)	Yes	No
Pest Control	Yes	No
Eye Bolt testing and / or installation	Yes	No
Manufacture at own premises	Yes	No
Fogging, Misting or similar method (if representing more than 20% of Turnover)	Yes	No

Where the answer is 'Yes' to the above questions, please provide additional information:

Health & Safety, Training and Accreditation

a) Do you employ an external Health & Safety organisation or consultant that provides an annual independent audit?	Yes	No
If so, please state which company		
b) Do you have an internal qualified Health & Safety Manager with a minimum NEBOSH General Certificate qualification?	Yes	No
If so, please state the qualifications held		
c) Do you have written Training Records for all employees?	Yes	No
d) Do you carry out risk assessments including COSHH for all contracts with method statements provided to all relevant employees?	Yes	No
e) Do you issue and record the use of personal protective equipment?	Yes	No
f) Is all work equipment tested and inspected in accordance with current legislation?	Yes	No
g) Do you utilise accredited training from BICS?	Yes	No
h) Do you utilise accredited training from UhUb and have achieved 'Platinum or Diamond' standard?	Yes	No
i) Do you use any other external training providers?	Yes	No
If so, please state which companies		
j) Please detail any ISO Quality Standards		
k) Please detail any Accreditations e.g. SAFEcontractor / CHAS		
l) Please detail any Trade Association membership e.g. BICS, CSSA		

Cover Requirements		
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Employers Liability		
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Cover Required	Yes	No
Standard Limit of Indemnity provided	£	10,000,000
If increased limit required – indicate amount	£	
Max number of employees at any one site	£	

If Employers Liability is insured please provide Employer Reference Number:	
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Public / Products Liability		
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Cover Required?	Yes	No
Standard Limit of Indemnity provided	£	5,000,000
If increased limit required – indicate amount	£	

Environmental Clean Up Costs		
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Cover required?	Yes	No
Standard Limit of Indemnity provided	£	2,000,000

Loss of Keys		
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Cover required?	Yes	No
Standard Limit of Indemnity provided	£	100,000

Professional Indemnity		
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Cover Required?	Yes	No
Standard Limit of Indemnity (per occurrence and in the aggregate)	£	
If increased limit required – indicate amount	£	

Property All Risks		
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Cover required?	Yes	No
1. Buildings including landlords' fixtures & fittings therein and thereon	£	
2. Rent Payable Indemnity Period (months) 12	£	
3. General Office Contents including Tenants Improvements but excluding computer equipment	£	
4. Computer Equipment	£	
5. Trade plant, ladders, machinery and utensils	£	
6. Stock and materials in trade	£	
7. Other please specify a)	£	
b)	£	

Locations						
	Premises 1		Premises 2		Premises 3	
Are the buildings constructed of brick, stone, concrete or other non-combustible materials and roofed with slate, tiles, concrete, metal or asbestos with no more than 25% felt roof?	Yes	No	Yes	No	Yes	No
If ' No ' please provide full details:						

The Premises are not occupied for any other trade or business and have a separate lockable entrance?	Yes	No	Yes	No	Yes	No
If ' No ' please provide full details:						

The Premises are not within 100 metres of any river, lake, or other watercourse or the sea or have a history of flooding, or have had previous issues?	Yes	No	Yes	No	Yes	No
If ' No ' please provide full details:						

The Premises are not showing any signs or existing or previous damage by subsidence, heave or landslip?	Yes	No	Yes	No	Yes	No
If ' No ' please provide full details:						

The Premises are protected by an intruder alarm with an annual maintenance contract in place?	Yes	No	Yes	No	Yes	No
If ' Yes ' what Type of Signalling?						

Loss of Business Money	Cover Required?	Yes	No
Money on Premises during Business Hours		£	3,000
Money not on the Premises, in transit or in a bank night safe		£	3,000
Money on Premises in a locked safe or strongroom out of Business Hours		£	2,000

Estimated annual Carryings	
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Business Interruption	Cover Required?	Yes	No
Estimated Annual Gross Profit		£	
Increased Cost of Working sum insured		£	
Loss of Rent Receivable		£	
Indemnity Period Required		12 months	

Terrorism	Cover Required?	Yes	No
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Fidelity Guarantee	Cover Required?	Yes	No
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Standard Limit of Indemnity Provided	£	250,000
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This Limit under this section is per occurrence and in the aggregate. In respect of claims involving the misuse of telephones the limit is	£	50,000
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Specified "All Risks"	Cover Required?	Yes	No
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	Territorial Area (UK, EU or WW)	Yes	No
1. Trade Plant Machinery & Utensils		£	
2. Own Stock and Material in Trade		£	
3. Customers' Goods held in Trust		£	

Hired in Plant			Yes	No
Maximum value any one item	£100,000	Estimated annual hiring charges	£	
4. Portable Electronic Computer Photographic & Telecommunications Equipment			£	
5.			£	
			£	

Total Sum Insured	£	
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Full name and address of any other party with a financial interest in the property insured

Non-Standard / Other Requirements
Please provide details of any other needs or requirements:

Other Risk Considerations	
Please indicate if you would like quotations / more information on other insurance covers:	
Directors & Officers Liability	Yes No
Legal Expenses	Yes No
Other: Please specify	Yes No

General Information					
Has the Proposer in the past 3 years had any claims under any section they are proposing?					Yes No
If yes please provide details, including costs involved					
Date	Type	Claim Details	Settled	Paid	Reserve

Has the Proposer / Insured, any Director or Partner of the Business or its Subsidiary Companies:	
ever had any convictions for criminal offences or pending prosecutions involving dishonesty, arson theft or any wilful damage, ever had a proposal declined or had any insurance cancelled, renewal refused or had special terms imposed, and has never been disqualified from being a Company Director?	Yes No
ever been, either personally or in any business capacity declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings?	Yes No
been an owner or director of, or partner in, any business, company or partnership which went into administration, administrative receivership or liquidations, and / or was the subject of any company and / or individual voluntary arrangement with creditors, a winding up order or an administrative order, in the last 10 years?	Yes No
In connection with the business:	
has the Insured or any Director of the business suffered any loss or had any claim made against them in the last 3 years, whether insured or not?	Yes No
has the Insured or any Director of the business been involved in any incidents that have resulted in an HSE investigation or prosecution?	Yes No
If 'Yes' please provide full details:	

Your answers to the above questions will be used by us to identify your demands & needs and to ensure the selected market is suitable to quote for this risk.

Signature of Proposer:	Name
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Position in Company:	Date:
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Important Notice:
 Insurance policies contain various conditions that you must comply with in order for a claim to be dealt with by your insurers. If you fail to fulfil these conditions you may lose your right to indemnity or payment for a claim. A copy of the policy wording is available on our website www.darwinclayton.co.uk or upon request.

**Notice to individual proposers (including sole traders)
Insurance Companies (Third Insurance Directives) Regulations 1994**

Law to be applied to the Contract

The parties are free to choose the Law applicable to this Insurance contract. Unless specifically agreed to the contrary, this Insurance shall be subject to English Law.

Complaints Procedure

It is the intention of your Insurers to provide a first class standard of service. If, however, you have any cause for complaint there is in place a procedure which you may care to use without prejudice to your right to take legal action against your Insurers.

You should, in the first instance, contact either your Insurance Broker or the Manager of the office of the Insurance Company that has issued your policy. Alternatively, you can write to the Chief Executive at the Company's Head Office, the address of which is shown on your Insurance policy.

Should you remain dissatisfied the following options are open to you:

- (a) If you are a private Policyholder, and the matter has not been resolved to your satisfaction by the Chief Executive of the Company, ask the Financial Ombudsman Service to review your case.
- (b) Contact the Association of British Insurers (ABI) for assistance.
- (c) You can approach The Financial Conduct Authority.
- (d) If your policy is arranged with Underwriters at Lloyds you may approach the Complaints and Advisory Department at Lloyd's.

Useful Addresses / Telephone Numbers

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0800 023 4567

The Association of British Insurers

Consumer Information Department
51 Gresham Street
London EC2V 7HQ

Quote: Consumer Information Department
Telephone: 020 7696 8999

The Financial Conduct Authority

25 The North Colonnade
Canary Wharf
London
E14 5HS

Telephone: 0800 111 6768

Lloyds

Complaints & Advisory Department
One Lime Street
London
EC3M 7HA

Telephone: 020 7327 1000

Darwin Clayton (UK) Limited is Authorised and Regulated by the Financial Conduct Authority