Insurance Brokers

DARWIN
CLAYTON
(UK) LTD

EXCELLENCE THROUGH EXPERIENCE

The Insurance Scheme
for the
Cleaning & Support Services Industry

The Insurance Scheme designed to fit your Business Needs

Darwin Clayton (UK) Ltd

ABOUT US

Darwin Clayton was established in 1920 and is Authorised and Regulated by the Financial Services 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:-

- Cleaning & Support Services Association (CSSA) – we participate on their Health & Safety Committee and sponsor the Annual General Meeting.
- 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.
- 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".

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Summary of Covers

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 £1,000,000 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 £75,000 per section is provided but higher limits are available.
- Financial Losses arising. Total aggregate limit £250,000.
- Subcontractors – labour only are automatically included and the insurance can be extended to include bona-fide subcontractors. However they 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.

BIBA

ADDITIONAL COVERS

OWN PREMISES

- Material damage and accidental damage for your own contents and own buildings.
- New for old.
- Subject to a £250 excess increasing to £1,000 for subsidence claims.

MONEY

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

ANYWHERE IN THE WORLD

- All Risks for cleaning plant, materials, stock, videos, photographic and telecommunications equipment and laptops.
- New for old.
- Subject to a £100 excess.

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

- Wide acceptance criteria.
- Policies underwritten by leading Insurer.
- No Proposal Form required.
- Claims Handling Service.
- Risk Management advice available.
- Regular issue of Information Bulletins on relevant topics.
- Useful links on our website including helpful Health & Safety information.

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.

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E X C E L L E N C E T H R O U G H E X P E R I E N C E

Insurance Brokers

Authorised and Regulated by the Financial Services Authority.

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CLEANING & SUPPORT SERVICES ASSOCIATION