



Cover Comparison Aide Memoir for Cleaning Contractors

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Our Policy is designed to provide comprehensive cover at competitive premiums & the following cover comparison may assist you when comparing alternative quotations, which may initially appear more attractive than our headline premium however have cover deficiencies:

	Sutton Specialist Risks Policy	Other Insurers Policies
1. Public/Products Liability	Up to £5,000,000 with higher limits available via a bespoke excess of loss scheme	Some providers are unable to obtain limits above £5,000,000
2. Inefficacy (failure to perform)	Our Policy includes inefficacy cover (failure to perform) as standard. For example failure to remove rubbish could lead to a build up of the rubbish which catches fire leading to damage to the Third Party's premises.	Often this is not included or may have an inner limit of only £100,000 or less. Additionally cover may be restricted to work on domestic properties only – i.e. no cover for commercial properties.
3. Damage to property being worked upon where resulting from the provision of cleaning services	Covered as part of the standard policy wording to the full Public Liability limit of indemnity.	With most, less trade specific liability policies, this is normally excluded. Some insurers will provide cover with inner limits (such as £10,000 or £50,000). Other insurers will provide cover excluding activities such as builder cleans or window cleaning.
4. Treatment Risks	Cover under the Public Liability Section is extended to include damage to soft furnishings including carpets, curtains and the like arising from the incorrect application of cleaning products. Cover is provided to the full Public Liability Limit of indemnity.	With most, less trade specific liability policies, this is normally excluded. Some insurers will provide cover with inner limits (such as £10,000 or £50,000).
5. Criminal Acts of employees	The Public Liability Section is extended to cover the Insured's legal liability for loss of or damage to Third Parties and their property arising out of criminal or deliberate act's committed by employees of the Insured, provided such action is not condoned or sanctioned by the Company. Employees of Cleaning Contractors are often working late & alone in high value buildings where the temptation to steal or commit criminal act's such as arson is a very real possibility. Should a disgruntled employee set fire to a building they are working in and if the cleaning contractor is subsequently found to be liable, cover is provided. Cover subject to negligence is provided to the full Public Liability limit of indemnity.	This is often excluded by other insurers and where covered there are also often inner limits such as £1m.
6. Failure to Secure Premises	When working alone Cleaning Contractors are often entrusted with the security of a client's premises, which includes locking up & setting any alarms. Failure to correctly secure the premises or set alarms could breach the client's own property insurance, leading them in turn to claim from the cleaning contractor. Our cover extends the Public Liability Section to include the Cleaning Contractors legal liability for this exposure. The cover provided is to the full Public Liability limit of indemnity.	This is not usually covered by general liability policies and where it is covered, it can often be subject to much lower limits of indemnity.
7. Incorrect Destruction of Goods	A common problem with Cleaning Contractors is knowing what constitutes rubbish to be disposed of & what has been inadvertently left by their client next to the rubbish bins. This leads to situations where a supply of important new products is disposed of by the Cleaning Contractor, necessitating an expensive rush job to reprint the material. Again, the Public Liability Section of our policy is extended to cover the Cleaning Contractors Liability for incorrect destruction of goods.	This is not usually covered by general liability policies and where covered, it can often be subject to much lower limits of indemnity.
8. Damage to Third Party Plant being operated	Cleaning Contractors will often be required to operate specialist cleaning plant & equipment owned by their clients. Equipment such as specialist floor cleaning machines used in shopping malls can be extremely expensive, and damage caused by incorrect operation can be costly to repair.	As with Damage to Property Being Worked Upon, many standard liability policies will exclude damage to third party plant being operated by the Cleaning Contractor. Our Public Liability Section is extended to include the Insured legal liability for such damage. The cover is not designed to cover normal wear, tear and mechanical breakdown, but covers legal liability for sudden, accidental damage caused to the plant, for example damage to the plant caused by the employee reversing the machine into a pillar whilst cleaning a shopping mall floor.

Please note that the limits in this summary are our standard policy limits – please refer to your individual quote as they could have been amended on your clients quote. Nearly all of these limits can be increased upon request, please enquire for further details

This is not intended to be a comprehensive or definitive guide to our cover or the market & you should closely examine our detailed summary of cover with your quote & those from your alternative markets to formulate your own opinion

	Sutton Specialist Risks Policy	Other Insurers Policies
9. Excesses	Our standard policy excess is £250, rising to £500 for window cleaning and £1,000 for pressure washing	Most of our competitor's excesses start at £500 or more and often rise to £1500 or more for pressure washing.
10. Fidelity Bonding (optional extension)	This is similar to the Criminal Acts cover. However, unlike the Criminal Acts cover it is not subject to legal liability. This cover is designed for Third Party Losses. For example if a member of staff steals a laptop from an office they are cleaning, you can claim for these costs without a drawn out criminal prosecution against the member of staff. This allows you to sustain a better relationship with the contract principal who doesn't have to wait so long for their reimbursement. The standard limit is £100,000. A separate Fidelity Guarantee section is available on request to clients who wish to cover their own fidelity losses.	This is often excluded under other policies and where covered, it may not be so clear as to when and how you are able make a claim and the limits are likely to be lower.
11. Loss/Consequential Loss of Keys extension (optional extension)	Indemnity for loss to a customer arising from loss of a customer's keys whilst in the company's custody. Standard limit of indemnity is £75,000. Legal liability for consequential losses following the loss of keys would be covered under the Public Liability section. The definition of keys includes electronic pass cards.	This is normally excluded from policies which are not specific to the cleaning industry. Of the Insurers who offer this cover they often have lower limits of indemnity.
12. Financial Loss extension (optional extension)	Legal liability for financial loss (not in respect of, or as a consequence of bodily injury or damage to property) incurred by others, for claims made against the company during the period of insurance. Standard limit of indemnity is £250,000.	This is often excluded from policies which are not specific to the cleaning industry. When offered by other Insurers, the limits of vary.
13. Customers Goods at Own Premises Extension (optional extension)	Customers' property whilst temporarily removed from the customers' premises and whilst in transit, to the business for the purpose of cleaning, repair or renovation. The standard limit of indemnity is £25,000 per customer/occurrence with an aggregate limit of £100,000.	This is normally excluded from policies which are not specific to the cleaning industry.
14. Misuse of Telephones Extension (optional extension)	Indemnifies a company against loss of money due to unauthorised use of customers' telephones by employees. Standard limit of indemnity is £50,000 per employee and in the aggregate.	This is normally excluded from policies which are not specific to the cleaning industry. Where provided, generally the limits are not as wide as under our policy wording.
15. Free Professional Indemnity	Where no more than 10% of turnover relates to advice, design etc for a fee our policy automatically gives a full professional indemnity extension with a limit of £100,000	Generally not included
16. Free Directors & Officers Liability	Limit of indemnity £100,000 subject to satisfactory Statement of Facts. Not available to sole traders or listed companies	Generally not included
17. Other covers included as standard Check to see if any alternative quotation includes the same additions of cover	<ul style="list-style-type: none"> • Terrorism • Liability arising from accidental exposure to asbestos products • Environmental statutory liability - Limit of Indemnity is £1,000,000 • Legionella – Limit of Indemnity is £1,000,000 • Corporate Manslaughter defence costs £1m limit. 	Often excluded
18. Insurers credit rating	As at 23/11/2010 QBE Insurance (Europe) Ltd have a credit rating with Standard & Poor's of A+ Stable	Credit rating may well be much lower. Do check other insurer's credit ratings meet your minimum requirements.
19. Stability of Insurer	QBE have been working with Suttons Specialist Risks for over 21 years providing specialist Insurance policies, making them one of the most stable markets to place your business.	Many other Insurers of Specialist policies have at different points, had to withdraw from the market leaving untold problems for their client's and brokers.



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