



DARWIN
CLAYTON
(UK) LTD

EXCELLENCE THROUGH EXPERIENCE

Insurance Brokers

The Insurance Scheme for Cleaning Organisations

The Insurance scheme designed to

For over 60 years, Darwin Clayton (UK) Limited has been closely associated with the Cleaning Industry and thus has obtained a unique insight into its insurance needs. This results in Darwin Clayton being able to offer insurance products which meet the industry's real requirements.

Darwin Clayton's expertise is available to all those operating within the industry and allied trades, whether they be office cleaners, specialist cleaners such as hospital or municipal property, high level external cleaning, janitorial supplies and maintenance. We are a specialist in this market and this is recognised by Insurers and the industry alike. As a result, terms and conditions are far more beneficial than would be available within the normal market.

The special terms are further influenced by the fact that Darwin Clayton work in partnership with many of the trade and professional bodies of the industry.

Darwin Clayton are represented nationally, having offices in Tunbridge Wells and Nottingham and continue to deal with leading insurers locally and within the City of London.

Darwin Clayton (UK) Ltd has been established for over 85 years and are authorised and regulated by the Financial Services Authority.

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



EXCELLENCE THROUGH EXPERIENCE

Insurance Brokers

Summary of Covers

LIABILITIES

- **Employer's Liability:** £10,000,000
- **Public and Products Liability:** £5,000,000

- Covers damages, awards plus all costs and expenses of litigation and claimants costs.
- Higher limits of indemnity are available on request.

Standard cover automatically includes:

- Damage to property being worked upon (including carpets and soft furnishings).
- Security of client's premises.
- Injury or damage caused by janitorial items supplied in connection with a cleaning contract.
- Products Liability – Liability in respect of goods sold or services supplied – Limit of Indemnity £2,000,000 any one claim or any one year.
- Dishonest deeds of employees.
- Loss of Keys and Consequential Loss following a loss where the keys are entrusted to the cleaner. Normally limited to £25,000 per section but higher limits are available.
- Sub-contractors – labour only are automatically included and the insurance can be extended to include bona-fide sub-contractors, however they would be expected to have their own insurances.
- Principals Indemnity.
- A document providing full details of the insurance cover (for customers information) is issued immediately on assuming risk.

to fit your business needs perfectly.

PROPERTY

■ 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.

■ ANYWHERE IN UK and whilst in transit

- All Risks for cleaning plant, materials and stock including mobile telephones and small computer systems.
- 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 the additional income to keep the business going in the event of a loss at your own premises.

■ CASH IN TRANSIT

- High limits available.

■ PERSONAL ACCIDENT

- A valuable employee benefit at very reasonable cost.

■ ENGINEERING

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

■ COMPUTERS

- An alternative to covering the computers under the Property Section designed for larger installations.
- Specialist insurance including breakdown, loss of data, loss of income and additional expenses.

■ ADDED BENEFITS

- Helpful Health & Safety information available.
- Bespoke Risk Management advice available.
- Claims Handling Service.
- Regular Information Bulletin.

■ PREMIUMS

- Competitive.
- Payment by instalments available.

OTHER POLICIES/ COVERS WHICH MAY BE REQUIRED BY YOU

■ LEGAL EXPENSES

- Provides legal assistance to resolve employment issues.
- 24 hour Helpline.

■ DIRECTORS & OFFICERS

- Protects the Company and its Directors and Officers personal liability for any negligent act, breach of statute etc which could be construed as a wrongful act.

■ MOTOR FLEET INSURANCE INCORPORATING UNINSURED LOSS RECOVERY SERVICE

- Wide cover incorporating specially negotiated additional benefits.

■ TERRORISM

The information provided is a synopsis of the insurance and for further information please contact Ashley Hoadley on 01892 511144

Email: Info@dcuk.co.uk

Website: www.darwinclayton.co.uk





DARWIN CLAYTON (UK) LTD

EXCELLENCE THROUGH EXPERIENCE

Authorised and Regulated by the Financial Services Authority.

Southern Office

Darwin House
20 Mount Ephraim Road
Tunbridge Wells
Kent TN1 1ED

Telephone: 01892 511144
Fax: 01892 511455

Midlands Office

Darclay House
9-11 Vernon Avenue
Beeston
Nottingham NG9 2NS

Telephone: 0115 951 7030
Fax: 0115 951 7040

Email: Info@dcuk.co.uk
Website: www.darwinclayton.co.uk

in association with

