

Bespoke Insurance Policy for the Cleaning Contracting Industry

We are able to insure most companies operating in this sector including their ancillary activities. Cover is available for companies operating at height or working in high risk environments or overseas.

Typical companies we insure include:

- Domestic, Shop & Office cleaning
- Factory & industrial cleaning
- Food & drink industry cleaning
- Supermarkets & shopping mall work
- Hospital & doctors surgeries including specialist sharps work & clinical waste removal
- Carpet & upholstery cleaning
- Crime scene clean-ups
- Window cleaners
- Reach & wash pole system window cleaning
- Slings, cradles & rope access work
- Kitchen & ductwork deep cleaning
- Tank & restricted access cleaning
- Fire & Flood clean-up
- Drain cleaning including inspection & repairs
- Pest control
- Pressure washing
- Graffiti removal
- Car valeting
- Builders cleans
- Stone cleaning

We can provide cover for:

- Employers Liability
- Public & Products Liability (including inefficacy "failure to perform")
- Commercial Property All Risks
- Business Interruption All Risks
- Contract Works
- Professional Indemnity
- Property Terrorism cover
- Legal Expenses
- Directors & Officers Liability
- Fidelity Guarantee

What makes this policy better than others?

Significant benefits of our cover:

- Inefficacy cover (for failure to clean leading to build up of rubbish or fat/grease & subsequent fire)
- Damage to property being cleaned (eg scratch damage to windows being cleaned)
- Treatment Risks cover (covers damage to carpets upholstery etc being cleaned)
- Criminal & deliberate acts (covers theft by cleaners who are often working alone at night)
- Failure to secure premises (eg not setting an alarm & a subsequent theft)
- Incorrect destruction of goods (cleaner throws out something they shouldn't have)
- Damage to third party plant being operated (cleaner damages floor scrubber owned by supermarket whilst using it).
- £250 third party property excess (increased in certain scenarios)
- Financial Loss (including products) Extension
- Fidelity Bonding Extension (not restricted to legal liability & includes misuse of phones)
- Loss/Consequential Loss of Keys Extension (legal liability for consequences of lost keys paid under PL & thus to the full PL limit)
- Customers goods at own premises Extension (to cover goods removed for cleaning)
- Misuse of phones Extension
- Free Professional Indemnity section £100,000 limit
- Free Directors & Officers section £100,000 limit

Note: This is only a brief overview of cover please refer to our full summaries of cover & policy wordings for full details