

# Bespoke Insurance Policy for Facilities Management Contractors

We are able to insure most contractors operating in this sector including contingent cover for the likely use of bona fide sub-contractors. Cover is available for companies operating at height, using heat away or working in high risk environments or overseas.

## Typical companies we insure include:

- Building management
- Catering & vending
- Cleaning
- Industrial Hygiene
- Building automation systems
- Lighting
- Meeting room management
- Property management
- Security (physical & manned guarding)
- Fire safety
- Lift service & maintenance
- Mail-room & porter services
- Gardening & landscaping
- Car park management
- General maintenance & repairs
- Painting & decorating
- Glazing & boarding up
- Flooring
- Risk assessments & consultancy
- Commissionaire & reception duties
- Waste management
- Water treatment
- Office planning
- Pest control
- Health & Safety
- Electrical & heating & ventilation services

## 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 to the PL limit (unless otherwise stated)
- Damage to that part worked on where in connection with services (as defined by our policy)
- Optional extension for damage to that part worked on for all activities
- Wrongful arrest cover to the full PL limit (with no excess either)
- Criminal & deliberate acts (covering theft for example which is crucial for security guards & cleaners who are often working alone at night)
- Bodily injury arising from consultancy & training
- Terrorism cover on PL/Prods/Inefficacy
- Accidental Exposure to asbestos
- £500 third party property excess (increased in certain scenarios)
- Temporary removal of customers goods
- Fidelity Bonding Extension £100,000 limit (not restricted to legal liability)
- Loss/Consequential Loss of Keys Extension £75,000 limit (legal liability for consequences of lost keys paid under PL & thus to the full PL limit)
- Loss of Gas Extension £10,000 limit (for extinguisher & fire companies to cover loss of gas in systems being worked on)
- Free Professional Indemnity section £100,000 aggregate limit
- Free Directors & Officers section £100,000 aggregate limit
- Damage to property being cleaned (eg scratch damage to windows being cleaned)
- Treatment Risks cover (covers damage to carpets upholstery etc being cleaned)
- 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).
- Financial Loss (including products) Extension £250,000 limit
- Misuse of phones Extension £50,000 limit
- Defective workmanship
- PL extensions for escape of metered water and trace and access cover £100,000 limits

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