

JENSTEN

UNDERWRITING

Liability Schedule

If the information in The Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

This insurance is a contract between the Insured (named in this schedule) and Covea Insurance Plc. All information supplied to Covea Insurance Plc by or on behalf of the Insured is deemed to be incorporated in and shall form the basis of the contract.

Your Policy Details	
Insured	PROCLENE LIMITED
Trading As	PROCLENE LIMITED
Joint Insured	
Correspondence Address	88 Longhorn Avenue Gloucester GL1 2BZ
Policy Number	CSKDZ265742/002214
Renewed From	26 Jun 24
Renewal Date	26 Jun 25
Interest Noted	
Issue Date	31st May 2024

Cover Details	
For full details of your cover please refer to your policy wording. Where the number of people or employees is shown as 0 that section is not operative in this policy schedule.	
Public/Products Liability	
Number of people insured for Public/Products Liability	3
Limit of Indemnity	£5000000
Employers Liability	
Number of people insured for Employers Liability	3
Limit of Indemnity	£10000000

Additional Cover	
Sums insured for Contract Works	£0
Sums insured for Own Plant Cover	£50000
Sums insured for Hired in Plant	£0
Sums insured for injury to work Partners included?	Not Applicable
Sums insured for Tools included?	£0
Sums insured for Goods In Transit	£0

Jensten Underwriting (Commercial) Limited - Authorised and regulated by the Financial Conduct Authority. Ref 448039. Registered office: Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs. PE29 6SR. Registered in England No: 5579631.
Tel: 0800 3081 151 Email: liability@jenstenco.uk

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance.

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Trade Description & Endorsements

Carpet & Upholstery Cleaners Ncca And Similar 1*72*81*83*84*85*86*87

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Excess (Any additional excesses are shown in the endorsements applicable to the Policy)

(Public Liability)

£100 for General Property Damage (Carpet & Upholstery Cleaners NCCA and similar)

£500 for loss or damage to underground pipes, cables or services.

£500 for loss or damage to property caused by or arising from the use of welding or heat cutting, equipment, blow lamps or blow torches, hot air guns or any other work involving the use or application of heat. In addition, the use of this type of equipment is subject to certain safety conditions.

£500 for any claim which occurs more than 14 days after the Insured has taken on any additional partners, directors or employees (other than office staff) unless the Company has been notified and any additional premium paid.

(Tools)

Theft from unattended motor vehicles £250

All other claims £60

(Contract Works / Own Plant / Hired in Plant)

The first £250 of each and every claim for damage other than by theft, attempted theft or malicious damage.

The first £500 of each and every claim for damage by theft, attempted theft, or malicious damage.

(Goods in Transit)

The first £0 of each and every claim for damage other than by theft, attempted theft or malicious damage.

The first £0 of each and every claim for damage by theft, attempted theft or malicious damage.

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Trade Description	Endorsements
Carpet & Upholstery Cleaners Ncca And Similar	1, 72, 81, 83, 84, 85, 86, 87

Endorsement wordings attaching to and forming part of Policy: CSKDZ265742/002214

1 Excluded Activities

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with

1.
 1. the demolition or partial demolition of any structure
 2. the surfacing or construction of roads
 3. the laying of underground servicesUnless incidental to any building contract undertaken by You for which indemnity is provided hereunder
2. any excavation exceeding in any part a depth of 3 metres
3. the felling or lopping of any tree exceeding 5 metres in height
4. pile driving quarrying the use storage or possession of explosives water diversion or work under water fuel gas or mineral exploration or extraction
5. the use or possession of tower cranes or cradles
6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples
7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based Product
8. work on computer mainframe installations and their cabling

72 Window Cleaners - Water Fed Pole Method

We will not indemnify You in respect of any claim arising out of the cleaning of windows carried out above ground level unless such cleaning is carried out by water fed pole and brush cleaning systems.

81 Trade Extension

The trade Carpet & Upholstery Cleaning is extended to include:

- a) the cleaning of carpets, upholstery, leather suites, curtains, rugs, ovens, tiles, grout, private dwellings, blocks of flats, caravans, shops, offices, public houses, restaurants, wine bars, cafes, guest houses, hotels, surgeries, small industrial units, interior car upholstery, windows and private dwelling patio's with the use of adapted carpet cleaning equipment
- b) carpet fitting
- c) spot and stain removal treatment
- d) hard floor cleaning, stripping and resealing
- e) fire and flood restoration cleaning
- f) insect/pest carpet cleaning

83 Loss of Keys Extension

We will indemnify You against

- (a) all sums which You shall become legally liable to pay including any indirect losses
- (b) liability for the costs of any necessary temporary protection of Your customers premises as a direct result of Your customers keys including electronic passcards being lost whilst in the custody or control of You or any Principal partner director or Employee in connection with the Business occurring within the Territorial Limits during the Period of Insurance provided that
 - (i) such loss necessitates the replacement, changing or alteration of locks at Your customers premises
 - (ii) We will not be liable for:
 - (a) the first 200 in respect of each and every claim

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(b) any amount in excess of €50,000 during any one Period of Insurance

84 Premise Restriction

We shall only be liable in respect of Bodily Injury or Damage to property caused by or in connection with work in or on buildings or that part of any building (including the grounds thereof) occupied solely as:

- a) private dwellings and residential properties
- b) shops
- c) offices
- d) hotels
- e) public houses, wine bars, cafes and restaurants
- f) guest houses
- g) schools or colleges
- h) residential, retirement or nursing homes
- i) surgeries
- j) small single floor industrial units

We will not be liable in respect of Bodily Injury or Damage to property caused by or in connection with work in or on any other premises not defined above.

85 Carpet Cleaning Facility Treatment Risk

The insurance provided by this Section is amended as follows:

Treatment/Damage to Property being Worked Upon Exclusion and Excess

We shall not be liable under this Section in respect of liability caused by or arising from accidental Damage to Property from the cleaning and/or protecting process applied to:

- a. carpets, curtains, upholstery, ovens, hard floors and interior car upholstery
- b. fire and flood restoration other than liability caused where:

1. the Employee responsible for the Damage holds a certificate of competency for the activity directly responsible for the Damage from one of the cleaning industry trade profession recognised training courses (as agreed by Us)
2. a pre clean survey has been undertaken prior to work commencing:
 - i. to establish any reaction to the proposed cleaning and/or protecting process does not result in any adverse reaction
 - ii. provided that You have established and maintained an administrative procedure for recording details of the survey and this is presented to Us in the event of a claim but We shall not be liable for the first €250 of each and every claim where points 1 and 2 above have been complied with.

86 Section G - Own Plant

It is hereby noted that the definition of Plant in respect to Section G - Own Plant is amended to the following:

Cleaning machinery, tools and equipment only including fixed truck mounted cleaning equipment (and attachments to this equipment), portable handheld cleaning tools, temporary buildings, site huts and caravans the property of an Insured Person for use in connection with the Business.

87 Own Plant Theft Restriction Including Overnight

Exclusions 8 and 9 of Section G - Own Plant are restated as follows:

8. We shall not be liable in respect of Damage caused by theft or attempted theft of or from any vehicle between the hours of 9.00pm and 6.00am unless:

(a) whilst in use

(i) Own Plant is securely locked or fixed to or within the vehicle and there is evidence of forcible or violent entry to or exit from the vehicle and

(ii) the keys are removed from the self-contained drivers cab which is locked at all points of access

(b) whilst not in use Own Plant is securely locked or fixed to or within the vehicle and there is evidence of forcible or violent entry to or exit from the vehicle which is securely locked at all points of access and is protected by:

(i) a Thatcham category 1 or 2 alarm or Immobiliser or manufacturers factory fitted equivalent which is set and fully operational or

(ii) Armourshell security locks on all vehicle doors

9. We shall not be liable in respect of Damage caused by theft or attempted theft of or from any vehicle between the hours of 9.00pm and 6.00am unless there is evidence of forcible or violent entry to or exit from the vehicle which is securely locked at all points of access and is protected by:

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- (a) a Thatcham category 1 or 2 alarm or immobiliser or manufacturers factory fitted equivalent which is set and fully operational or
- (b) Armourshell security locks on all vehicle doors

