



**Darwin Clayton - Cleaning & Facilities
Management Policy Schedule**

Policy Number: SCBDX7080781/74838281/235

INSURED: The Callver Group Limited

Correspondence Address: 17 Crossfell Road
Hemel Hempstead
Hertfordshire
HP3 8RF

BUSINESS: Cleaning Contractors

Reason for Issue: Renewal

Period of Insurance: From 07/08/2025 To 06/08/2026 expiring at Midnight.
or any further period for which the **COMPANY** may accept payment of the
premium required.

Premium: £ 1,711.19 + Insurance Premium Tax £ 205.34 Total £ 1,916.53

Previous Policy Number: SCBDX7080781/74838281/24

Insured Sections:	Employers' Liability	Insured
	Public and Products Liability	Insured
	Optional Extension 1 - Environmental Clean Up Costs	Not Insured
	Sub Section 1 - Professional Indemnity	Insured
	Property All Risks	Not Insured
	Sub Section 1 - Money	Not Insured
	Sub Section 2 - Personal Accident Assault	Not Insured
	Business Interruption	Not Insured
	Fidelity Guarantee	Insured
	Specified All Risks	Not Insured

Agent Details: Darwin Clayton (UK) Limited

Please address any
enquiries to: Darwin House
20 Mount Ephraim Road
Tunbridge Wells
Kent
TN1 1ED
United Kingdom

INDEX OF PREMISES

17 Crossfell Road, Hemel Hempstead Hertfordshire HP3 8RF



EMPLOYERS LIABILITY SECTION

Limit of Indemnity

£ 10,000,000

Estimated Total Wageroll

£ 272,192

Categories	
Clerical, Administrative, Non Manual	£ 50,000
Shopping Centres & Supermarkets	£ 0
Shop, Office & Commercial Cleaning	£ 220,192
Industrial Cleaning	£ 0
Duct & Ventilation Cleaning	£ 0
Height Work (over 1 metre)	£ 2,000
Non-Cleaning:	£ 0



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PUBLIC AND PRODUCTS LIABILITY SECTION

Limit of Indemnity

£ 5,000,000

EXCESS: Property Damage: **£ 500** each and every claim

Financial Loss: **10%** of any claim or **£ 5,000** whichever is the greater

OPTIONAL EXTENSIONS

Limit of Indemnity

Optional Extension 1 - Environmental Clean Up Costs

Not Insured

EXCESS £ 500

SUB-SECTION 1 - PROFESSIONAL INDEMNITY

£ 100,000

EXCESS £ 500

SUB-SECTION 1. MONEY

Item No.	Description	Limit of Liability
1	Crossed cheques crossed Giro cheques crossed money orders crossed bankers drafts crossed warrants National Savings Certificates Premium Bonds unexpired units in postal franking machines credit or debit card sale vouchers VAT invoices	Not Insured
2	Other MONEY	
A	In the PREMISES	
1	during BUSINESS HOURS	Not Insured
2	in locked safe or strongrooms specified below out of BUSINESS HOURS	
(a)	at PREMISES	Not Insured
3	in all other locked safes or strongrooms out of BUSINESS HOURS	Not Insured
4	not in a locked safe or strongroom out of BUSINESS HOURS	Not Insured
B	not in the PREMISES whilst	
1	in TRANSIT or at sites of contract	
(a)	in the custody of the INSURED DIRECTOR PARTNER or authorised EMPLOYEE	Not Insured
(b)	in the custody of a specialist security carrier	Not Insured
2	in a bank night safe	Not Insured
3	at the residence of the INSURED or any DIRECTOR PARTNER or authorised EMPLOYEE	
(a)	in a locked safe	Not Insured
(b)	otherwise	Not Insured

Estimates

Annual amount of notes and coins in transit	Not Insured
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SUB-SECTION 2. PERSONAL ACCIDENT (ASSAULT)

Insured Persons - The **INSURED** or any **DIRECTOR PARTNER** or **EMPLOYEE**



BUSINESS INTERRUPTION SECTION

Items Insured			Sum Insured
1	ESTIMATED GROSS PROFIT		
	Maximum INDEMNITY PERIOD	Months	£ 0
2	INCREASED COST OF WORKING		
	Maximum INDEMNITY PERIOD	Months	
	Premises		Sum Insured
		TOTAL SUM INSURED	£ 0
3	RENT RECEIVABLE		
	Maximum INDEMNITY PERIOD	Months	
	Premises		Sum Insured
		TOTAL SUM INSURED	£ 0

FIDELITY GUARANTEE SECTION

Insured Persons

Any **EMPLOYEE** of the **INSURED** for

Limit of Indemnity

- | | | |
|-------|--|---------------------------------------|
| i) | direct loss of MONEY or goods belonging to CUSTOMERS | £ 250,000 any ONE CLAIM |
| ii) | misuse of CUSTOMERS telephones or internet connection | £ 50,000 any ONE CLAIM |
| iii) | direct loss of MONEY or goods belonging to the INSURED or for which they are legally responsible | £ 250,000 any ONE CLAIM |

£ 250,000 Aggregate Limit

EXCESS 10% of any loss subject to a minimum of £ 100, and a maximum of £ 5,000 but £ 250 in respect of losses for mis-use of **CUSTOMERS** telephones or internet connection.

10% of any loss subject to a minimum of £ 1,000, and a maximum of £ 5,000 in respect of theft from hotels.

SPECIFIED ALL RISKS SECTION

Items of Property Insured		Sum Insured
1	Trade Plant, Ladders, Machinery and Utensils	Not Insured
2	STOCK	Not Insured
3	Customers Goods Held in Trust	Not Insured
4	Hired in Plant - Limit of indemnity	Not Insured
5	Portable Electronic Computer Photographic & Telecommunications Equipment	Not Insured

EXCESS £ 100 each and every claim

Territorial Limits

Item 5 above:
All Other items: United Kingdom

POLICY ENDORSEMENTS

Heat Work Away From Premises Exclusion.

APPLICABLE

Under the Public and Products Liability Section the **COMPANY** will not be liable for any liability caused by or arising in connection with the use of heat away from the **INSURED'S PREMISES**

**Products Supplied - cleaners fertilisers herbicides
pesticides and insecticides.**

APPLICABLE

In respect of the Public and Products Liability Section the **COMPANY** will not be liable for liability arising from

- (1)
 - (a) the failure or alleged failure
 - (b) the unsuitabilityof any **PRODUCTS** Supplied to perform their intended function
- (2) **PRODUCTS** Supplied
 - (a) comprising graffiti removal solvents or oil dispersants for use at sea
 - (b) containing isocyanates or carbon tetrachloride
 - (c) that do not comply with relevant current legislation in the **TERRITORIAL LIMITS**
- (3) **DAMAGE** to any mixture of which the **PRODUCTS** are a constituent.
- (4) manufacture or processing by the **INSURED** other than
 - (a) mixing or blending in accordance with manufacturers instructions
 - (b) breaking bulk