

Cleaning Policy Schedule

Policy Number: 10019421CC Policy Wording Reference: cc120426

Period of Insurance: From: 02/05/2026 To: 01/05/2027
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 02/05/2026 Date Issued: 27/04/2026

Reason for Issue: New Business

Contract Parties

Insured: Moores Window Cleaning Ltd
Including Subsidiary Companies: None

Address: 122 Kimberley Road
Nuthall
Nottingham
NG16 1DE
United Kingdom

Business Description: Window Cleaning inc Gutters, Soffits and Fascia

Insurers: QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +44 (0)20 7105 400

Where Legal Expenses is included the insurer for this section is ARAG Legal Expenses Insurance Company Limited.

Where Management Liability is included the insurer for this section is AXA Insurance UK plc.

Coverholder Details (acting as agent for the underwriters)

Policy wording version: [QBE UK Limited \(and ARAG Legal Expenses Insurance Company Limited where applicable\): cc120426](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

value and we require any material earnings above your commission paid under this transaction to be disclosed.

Claim Notification

Legal Expenses: ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Tel: +44 (0) 330 303 1955 email: newclaims@arag.co.uk
Also refer to the Helplines

All Other Sections: Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR
Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk

In the event of a claim, please notify your agent.

Section:	Employers' Liability	Insured
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	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Manslaughter defence costs	£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claims jurisdiction:		Worldwide excluding North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section Excess(es):	Amount	
Excess	Not Applicable	
Section subject to declaration adjustment:		No

Section:	Public and Products (including inefficacy) Liability	Insured
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	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence
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Optional Extensions:

	Sub-limits of indemnity
Asbestos limited materials buyback	Not Selected
Damage to that part worked upon - customers' premises	Not Selected
Fidelity bonding any one employee and series limit (arising from one source or cause)	Not Selected
Financial loss (Including products)	Not Selected
Loss of extinguishant in fixed fire extinguishers	Not Selected
Loss of keys	Not Selected
Misuse of telephones any one employee and series limit (arising from one source or cause)	Not Selected
North America products	Not Selected
Products and workmanship (rectifying defective work or defective products following injury or damage)	Not Selected
Use of heat away	Not Selected
Loss of metered water	Not Selected
Temporary removal of customers' property for cleaning or treatment	Not Selected
Trace and access	Not Selected
Use of firearms, shotguns or air guns	Not Selected

Section Excesses:

	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Pressure washing	£1,000	Any one occurrence
Window cleaning	£500	Any one occurrence
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence
Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):

	Amount
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Territorial limits:

Worldwide but excluding manual work in North America

Claim jurisdiction:

Worldwide but excluding manual work in North America

Policy Law and Jurisdiction:

The law of that part of the United Kingdom where the head office of the insured is located

Section subject to declaration adjustment:

No

Section:	Professional Indemnity	Not Insured
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Section:	Cyber and Data Security	Not Insured
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Section:	Legal Expenses	Not Insured
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Section:	Property All Risks	Not Insured
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Section:	Floating Contents	Not Insured
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Section:	Business Interruption All Risks	Not Insured
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Section:	Contract Works	Not Insured
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Section:	Fidelity Guarantee	Not Insured
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Section:	Terrorism	Not Insured
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Section:	Personal Accident	Not Insured
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Section:	Management Liability	Not Insured
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Cleaning Policy Schedule

Insured: Moores Window Cleaning Ltd
Trading Name(s):
Including Subsidiary Companies: None

Premium Breakdown

Employer's Liability	£210.66
Public and Products Liability (including inefficacy and optional extensions listed below)	£278.34
Premium (excluding IPT)	£489.00
IPT/tax	£58.68
Total	£547.68

Endorsements

Not applicable