



**Darwin Clayton - Cleaning & Facilities  
Management Policy Schedule**  
**Policy Number: SCBDX7080781/74838281/234**

**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 07/08/2024 To 06/08/2025 expiring at Midnight.  
or any further period for which the **COMPANY** may accept payment of the  
premium required.

**Premium:** £ 1,581.08 + Insurance Premium Tax £ 189.73 Total £ 1,770.81

Previous Policy Number: SCBDX7080781/74838281/23

<b>Insured Sections:</b>		
	Employers' Liability	Insured
	Public and Products Liability	Insured
	Optional Extension 1 - Environmental Clean Up Costs	Not Insured
	Sub Section 1 - Professional Indemnity	Not 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



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**EMPLOYERS LIABILITY SECTION**

**Limit of Indemnity** **£ 10,000,000**

**Estimated Total Wageroll** **£ 277,000**

Categories	
Clerical, Administrative, Non Manual	£ 83,000
Shopping Centres & Supermarkets	£ 0
Shop, Office & Commercial Cleaning	£ 172,800
Industrial Cleaning	£ 19,200
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** **Not Insured**

**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 <b>MONEY</b>	
	<b>A</b> In the <b>PREMISES</b>	
	1 during <b>BUSINESS HOURS</b>	Not Insured
	2 in locked safe or strongrooms specified below out of <b>BUSINESS HOURS</b>	
	(a) at <b>PREMISES</b>	Not Insured
	3 in all other locked safes or strongrooms out of <b>BUSINESS HOURS</b>	Not Insured
	4 not in a locked safe or strongroom out of <b>BUSINESS HOURS</b>	Not Insured
	<b>B</b> not in the <b>PREMISES</b> whilst	
	1 in <b>TRANSIT</b> or at sites of contract	
	(a) in the custody of the <b>INSURED DIRECTOR PARTNER</b> or authorised <b>EMPLOYEE</b>	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 <b>INSURED</b> or any <b>DIRECTOR PARTNER</b> or authorised <b>EMPLOYEE</b>	
	(a) in a locked safe	Not Insured
	(b) otherwise	Not Insured
	<b>Estimates</b>	
	Annual amount of notes and coins in transit	<b>Not Insured</b>

**SUB-SECTION 2. PERSONAL ACCIDENT (ASSAULT)**

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



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**BUSINESS INTERRUPTION SECTION**

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

<b>Items of Property Insured</b>	<b>Sum Insured</b>
1 Trade Plant, Ladders, Machinery and Utensils	Not Insured
2 <b>STOCK</b>	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



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**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 **INSUREDS PREMISES**