

# SCHEDULE

Policy: HU PIB 1742749 (6)



## INSURANCE DETAILS

**Period of Insurance:** From 10 May 2011 to 09 May 2012 Both days inclusive  
**Underwritten by:** Hiscox Insurance Company Limited  
**Payment Method :** Payment by Monthly Direct Debit

## INSURED DETAILS

**Insured :** Sprint Cleaning Ltd  
**Address :** 158 Coles Green Road  
LONDON  
NW2 7HW  
**Additional Insureds :** There are no Additional Insureds on this policy.  
**Business :** Commercial & Domestic Cleaning Contractors Including Carpet Cleaning

## PREMIUM DETAILS

<b>Annual Premium :</b>	£ 598.00	<b>Annual Tax :</b>	£ 35.88	<b>Total :</b>	£ 633.88
<b>Total Premium :</b>	£ 598.00	<b>Total Tax :</b>	£ 35.88	<b>Total :</b>	£ 633.88
<b>Monthly Premium :</b>	£ 49.83	<b>Tax :</b>	£ 2.99	<b>Total :</b>	£ 58.11
<b>Broker Administration Fee :</b>	£ 63.39				



General Insurer of the Year  
2009



Commercial Lines Insurer of  
the Year 2009



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**GENERAL LIABILITY (PUBLIC AND PRODUCTS LIABILITY)**

**Limit of indemnity:** £ 500,000  
**Limit Basis :** Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.  
**Excess:** £ 250  
**Excess Basis :** each agreed claim for property damage only  
**Geographical Limits :** The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands  
**Applicable Courts :** England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Special limits** (included within and not in addition to the overall limit/amount insured above)

<b>Criminal defence costs</b>	£ 250,000
<b>Pollution defence costs</b>	£ 100,000
<b>Court attendance costs - employees (per day)</b>	£ 100
<b>Court attendance costs - directors (per day)</b>	£ 250
<b>Loss of keys</b>	£ 75,000
<b>Unauthorised use of telephones</b>	£ 5,000
<b>Financial loss</b>	£ 100,000
<b>Losses from fraud &amp; dishonesty</b>	£ 5,000 any one claim but limited to £20,000 in the aggregate

**Special Excesses**

<b>Loss of keys excess</b>	£ 250 each and every loss
<b>Unauthorised use of telephones excess</b>	£ 250 each and every loss

**What is not Covered**

**Claims first brought in the USA are NOT covered**

**EMPLOYERS LIABILITY**

**Limit of indemnity:** £ 10,000,000  
**Limit Basis :** All claims and their defence costs which arise from the same accident or event  
**Geographical Limits :** Worldwide  
**Applicable Courts :** England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Special limits** (included within and not in addition to the overall limit/amount insured above)

<b>Criminal defence costs</b>	£ 250,000
<b>Court attendance costs - directors (per day)</b>	£ 250



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<b>Court attendance costs - employees (per day)</b>	£ 100
<b>Terrorism cover</b>	£ 5,000,000



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**The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:**

**CLAUSES - Applicable to the whole policy.**

**Clause 603**

Your Hiscox policy gives you access to a general business advice line.

For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call **+44 (0)870 050 3030**.

**Clause**

**Data Protection Act**

By accepting **your Policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about **you** where this is necessary (for example health information or criminal convictions). This may mean **we** have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by **us** as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of your information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded