

Policy Number:	09/28/151125162					
Intermediary Name:	PEMBROKE INSURANCES LTD					
Agency Code:	138972					
Period of Cover:	Date this cover starts:	28 / 9 / 2023		Date this cover expires:	27 / 9 / 2024	
	Renewal date:	28 / 9 / 2024				

## IMPORTANT NOTICE - STATEMENT OF SUITABILITY

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Dear Customer,  
 Your policy is attached based on the basis of information obtained from you, on 28/09/2023. The AXA Tradesmen Policy offers a range of covers to protect your interests in the event of an accident arising in the course of your business which is noted as: CONTRACT CLEANING. You have selected the covers that are consistent with your insurance requirements as outlined in your attached schedule and you have decided the sums insured and limits of indemnity that are appropriate to protect your business. Any endorsements applicable are listed at the end of this document. The cover provided by this policy is backed up by quality after sales service and a team of professional claims handlers that will assist you in the event of an accident giving rise to a claim under this policy.  
 Yours sincerely,

Darrell Sansom  
 For AXA Insurance

## YOUR DETAILS

Name of Insured:	EFFECTIVE CLEANING SERVICES LIMITED ADDRESS
Address:	CUBE BUILDING , MONAHAN ROAD , CORK , CORK

## DETAILS OF COVER

### BUSINESS DESCRIPTION

Main Business Activity:	CONTRACT CLEANING
Secondary Business Activity:	N/A

## BASIS OF RATING

Number of Partners/Principals/Directors - Manual:	2
Number of Partners/Principals/Directors - Non-Manual:	0
Number of Other Persons working for the Insured - Manual:	4
Number of Other Persons working for the Insured - Non-Manual:	0

## OPERATIVE SECTIONS

Section 1 - Public Liability:	Insured
Section 2 - Personal Accident (Benefit A):	Insured
- Personal Accident (Benefit B):	Not Insured
Section 3 - Employers Liability:	Insured
Section 4 - Tools, Business Equipment and Own Plant:	Not Insured
Section 5 - Hired In Plant:	Not Insured
Section 6 - Contract Works:	Not Insured

## SECTION 1 PUBLIC LIABILITY

Limit of Indemnity	€	6,500,000
Excess	€	500 (Third Party Damage Only)

## SECTION 2 PERSONAL ACCIDENT

Cover applies to Principals/Partners/Directors only under 75 years of age and will be for occupational Death and Capital Benefits

### Benefit A

Death	€	2,000
Total and irrecoverable loss of sight in one or both eyes	€	2,000
Loss of one or more limbs	€	2,000
Permanent Total Disability (other than by loss of limbs or sight) which after 104 weeks from the date of injury prevents the insured person from following, engaging in or giving attention to any kind of profession or occupation.	€	2,000

### Benefit B

Permanent Total Disability (other than by loss of limbs or sight) which after 104 weeks from the date of injury prevents the insured person from following, engaging in or giving attention to any kind of profession or occupation.

Temporary Total Disability but excluding the first 14 Days of such disablement up to a maximum of 104 weeks	Not Insured
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## SECTION 3 EMPLOYERS LIABILITY

Limit of Indemnity

€13,000,000

## SECTION 4 TOOLS, BUSINESS EQUIPMENT AND OWN PLANT

Maximum Sum Insured any one claim

Not Insured

## SECTION 5 HIRED IN PLANT

Maximum Sum Insured any one claim

Not Insured

## SECTION 6 CONTRACT WORKS

Maximum Sum Insured any one claim

Not Insured

## ENDORSEMENTS APPLYING TO POLICY NUMBER

Primary Trade: 504 What is not covered - General Exclusion - Ropes cradles or harness

We will not pay for any injury loss or damage arising out of the use of lifting platform ropes cradles or harness.

Primary Trade: 505 What is not covered - General Exclusion - Exterior building cleaning

We will not pay for any injury loss or damage arising out of the cleaning of the exterior of buildings (other than window cleaning).

Primary Trade: 602 What is not covered - Sections 1 (Public Liability) and 3 (Employers Liability)- Height work in excess of 15 metres

We will not pay for legal liability arising out of any external work undertaken at a height above the ground of 15 metres or in the case of work within a building or structure at a height above 15 metres from the surface level on which the plant equipment or implement providing the means of access to the work is placed.

Primary Trade: 906 Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this policy in respect of:

- a) any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from; or
- b) any fear or threat (whether actual or perceived) of; or
- c) any action taken in controlling, preventing, suppressing or in any way relating to an outbreak of;

Any Coronavirus including but not limited to COVID-19, SARS, H1N1, H5N1, MERS-CoV or any other disease the World Health Organization declares as a public health emergency of international concern or notes as a pandemic.

Primary Trade: 607 What is not covered - Sections 1 (Public Liability) and 3 (Employers Liability) - Work in hospitals

We will not pay for legal liability arising out of work in hospitals.

Primary Trade: 608 What is not covered - Sections 1 (Public Liability) and 3 (Employers Liability) - Cleaning of pipes machinery or ducts

We will not pay for legal liability arising out of any work in connection with the cleaning of tanks pipes process machinery or heat or air ducts.

901 It is hereby noted that this policy is written on a declaration basis and Employers & Public Liability will become operative for the duration of the period that any Labour Only Sub-Contractors are employed by the Insured to carry out work on his behalf as per the business description noted in the Policy Schedule.

AXA Insurance dac, Registered in Ireland number 136155. Registered Office Wolfe Tone House, Wolfe Tone Street, Dublin 1 (D01 HP90). VAT Reg. No. 4873544A.

AXA Insurance dac is regulated by the Central Bank of Ireland. For business in Northern Ireland, AXA Insurance dac is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Directors M. Brosnan (Chief Executive), D. Crowley, C. Gienal (CH), C. McDonnell, G. McGinn, R. Quinlan, J. Walker (UK), R.G. Whelan.

## WHAT YOU NEED TO DO

We recommend that you read this document along with your Policy Document to ensure that it meets your requirements. If you have queries, please contact your insurance broker

Please ensure that your details in this Schedule are correct. If not please contact your insurance broker.

Insurance Broker: PEMBROKE INSURANCES LTD  
PEMBROKE HOUSE  
22-23 PEMBROKE ST  
DUBLIN 2  
DUBLIN  
Phone No: 7998899

## PLEASE KEEP THIS SCHEDULE WITH YOUR POLICY DOCUMENT

User ID: 44206

Date Printed: 28/09/2023

## DATA PROTECTION

AXA's Data Protection Statement contains all the information you need to understand how we use your data. You can request a copy of this document from your broker or visit <https://www.axa.ie/data-protection/>.

## Tradesmen - Full policy details/Statement of Fact

### ACCURACY AND HONESTY WARNING

The information you have given us in answer to the questions which we have asked you has legal effect as a representation made by you to AXA prior to entering into the contract of insurance. Please read this information carefully and make sure it is correct. If you have made any misrepresentation AXA may have the right to repudiate liability, or limit the amount payable under any claim, or terminate the contract of insurance on giving you reasonable notice. As a result, you may also find it difficult to arrange this type of insurance in the future.

### IMPORTANT STATEMENT

Please ensure that the information provided by you and the statements in the following pages are correct. Should you decide to buy this policy these details will form the basis of the insurance contract between us. The contract will be governed by Irish Law. If your circumstances change between the date that you purchase the policy and the date when you require the policy to commence please call us. Incorrect information could invalidate all or part of the policy

ACCEPTANCE CRITERIA	
You have confirmed the following answers as correct:	
The maximum number of persons working at any one time will not exceed 10.	<b>YES</b>
The annual business turnover will not exceed €1,250,000.	<b>YES</b>
Has the proposer or any Partner or Director either personally or in connection with any business which they have been involved:	
Ever been convicted of or charged with (but not yet tried) a criminal offence other than a motoring offence or been prosecuted or served a prohibition order under Health and Safety legislation within the last 5 years.	<b>NO</b>
Ever been declared bankrupt or are the subject of any bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures or been the subject of a recovery action by Revenue Commissioners.	<b>NO</b>
Ever been declined or refused insurance cover or had cover cancelled or subject to special terms in respect of any covers to which this insurance relates.	<b>NO</b>

FULL POLICY DETAILS	
Questions we have asked	Your Answers
From what date do you wish this insurance to start?	<b>28/09/2023 16:07:24</b>
Insured Name	<b>EFFECTIVE CLEANING SERVICES LIMITED ADDRESS</b>
Joint Insured?	<b>NO</b>
Joint Insured name	<b>N/A</b>
Company name	<b>N/A</b>
Company Status	<b>LIMITED LIABILITY COMPANY</b>
Enter the date the company/business was established? (dd/mm/yyyy)	<b>01/09/2018</b>

RISK DETAILS	
Questions we have asked	Your Answers
Please select the Trade	<b>CLEANING</b>
Please select the primary business activity	<b>CONTRACT CLEANING</b>
Please select the Secondary Trade (if applicable)	<b>N/A</b>
Please select the secondary business activity	<b>N/A</b>
Does this describe the trade?	<b>YES</b>
If No please provide further details	<b>N/A</b>
Number of full years without a claim	<b>5</b>
Are you affiliated to any of the following schemes?	<b>NONE</b>

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TRADE QUESTIONS	
Questions we have asked	Your Answers
Do you undertake work at a height involving the use of lifting platforms, ropes, cradles or by harness?	NONE
Do you undertake work in hospitals?	NO
Do you undertake cleaning of the exterior of buildings other than window cleaning?	NO
Do you undertake cleansing of tanks, pipes, process machinery, heat or air ducts?	NO

COVER DETAILS	
Questions we have asked	Your Answers
Please select the Public Liability Limit of Indemnity required.	€6,500,000
Manual Work - Number of Principals, Partners and Directors	2
Manual Work - Principals Payroll	€20,000
Manual Work - Number of other employees	4
Manual Work - Employees Payroll	€100,000
Admin/Clerical Work - Number of Principals, Partners and Directors	0
Admin/Clerical Work - Principals Payroll	Not Insured
Admin/Clerical Work - Number of other employees	0
Admin/Clerical Work - Employees Payroll	Not Insured
Payroll to Labour Only Sub-Contractors	Not Insured
Payments to Bona Fida Sub-Contractors	Not Insured
Expected Annual Turnover	€160000
Employers liability cover	€13,000,000
Is employer's liability cover required for working directors?	NO
Do you require cover for tools, business equipment and own plant? If YES, please select a limit.	Not Insured
Do you require cover for hired in plant? If YES, please select a limit.	Not Insured
Do you require cover for contract works? If YES, please select a limit.	Not Insured
Do you require personal accident weekly benefits cover? If YES, please select a benefit limit.	Not Insured
Does the policy holder have any other AXA policy?	NO
If YES please enter the full policy number	N/A

INSURANCE HISTORY	
Do you currently hold insurance for this trade?	YES
Please enter the expiry date of your current policy (dd/mm/yy)	29/09/2023

CLAIMS HISTORY			
Has the Proposer, any Partners or Directors, either personally or in connection with any businesses in which they have been involved had within the last three years any losses whether insured or not or had any claims made against you (in this or in any existing business)?			NO
Type Of Claim	Date Of Loss	Status	Total Paid
No Claims in the last three years			

PROPOSER DETAILS	
Questions we have asked	Your Answers
Date of Birth (dd/mm/yyyy)	N/A
Gender	N/A
Daytime telephone number	00353 01 7998899
Evening telephone number	
E-Mail Address	JULIAN@EFFECTIVECLEANINGSERVICES.IE

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POSTAL ADDRESS	
Questions we have asked	Your Answers
Country	REPUBLIC OF IRELAND
Address	CUBE BUILDING , MONAHAN ROAD , CORK , CORK
Postcode (If Applicable)	N/A

INSURANCE HISTORY	
Questions we have asked	Your Answers
Please provide the name of the insurer	OPTIS
If 'OTHER' please state name of Insurer	N/A

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