

CONTACT US

IF YOUR POLICY IS DUE FOR RENEWAL...

Take immediate advantage of our special insurance arrangements by contacting us to discuss your requirements.

IF YOUR POLICY IS NOT YET DUE FOR RENEWAL...

Please still advise us of your renewal date and we will contact you nearer the time to discuss your requirements.

ONLINE BENEFITS...

To obtain a firm quotation a Proposal Form will need to be completed and this is available to either download or complete online.

Alternatively, a short form is available which simply asks you to complete a few details about your business and we will then contact you at your convenience to discuss further.

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Authorised and Regulated by the Financial Conduct Authority
Registered in England No. 608819



INNOVATIVE INSURANCE

A Comprehensive Insurance Scheme For The Cleaning Industry



SOLE TRADERS

SMALL/MEDIUM/LARGE COMPANIES

WINDOW CLEANERS

CARPET/UPHOLSTERY CLEANERS

Insurance Brokers • Underwriting Agents
Lloyd's Brokers

THE COMPANY



INNOVATIVE INSURANCE

Camberford Law Plc. was established in 1958 and has become highly regarded within the commercial insurance industry as a “**Scheme Specialist**”. Concentrating in particular sectors we undertake substantial research in order to determine the needs of our customers and translate this into policy covers with consistently competitive premiums.

Currently we have developed over 20 schemes and facilities, each having their own particular niche areas of coverage. These are handled by **specialist teams** of insurance professionals dedicated to offering you insurance cover to meet the needs of your business.

Experienced and specifically knowledgeable, we have a proven track record of **more than 50 years in the insurance industry**.

We pride ourselves on our **excellent customer service** and through a combination of our quality products and client service we have received a number of awards from a wide range of insurance organisations.

THE SCHEME

Our Scheme has been carefully put together in order to provide comprehensive insurance cover specific to the needs of the Cleaning and Support Services Industry. Cover can include:

EMPLOYERS' LIABILITY

This Insurance is required by law and provides cover for Legal Liability in respect of Injury sustained by any employee arising out of and in the course of his or her employment. Insurance is provided for all declared cleaning work undertaken by the insured.

PUBLIC LIABILITY

Under this section indemnity is granted for Legal Liability in respect of injury to any person

(other than an employee) and/or damage to property arising during the course of your company's business activities. The insurance will also include cover for Products Liability.

TREATMENT RISKS

Indemnity is provided for Legal Liability in respect of damage to carpets, soft furnishings and upholstery caused by the cleaning process. The cover will include any shrinkage, colour runs and wrongful application up to the Public/Products Liability Limit of Indemnity.

SECURITY OF CUSTOMERS' PREMISES

The Insurance provides indemnity for Legal Liability following lapse of security at a

customer's property due to negligence of your employees.

DAMAGE TO PROPERTY TAKEN OFF-SITE FOR CLEANING

There are occasions when customers' property may be removed for cleaning, renovation or repair by your company. Indemnity is provided for Legal Liability in respect of any loss or damage to such property.

ACCIDENTAL DESTRUCTION OF GOODS

The policy provides indemnity for Accidental Destruction of customers' goods.

FINANCIAL LOSS

In the event of the insured being legally responsible for Financial Loss, the policy will provide indemnity up to a defined limit during any period of insurance.

LOSS OF KEYS

Indemnity is granted against all sums which your company may be legally liable to pay in the event of Loss of Keys necessitating in the replacement or alteration of locks to your customers' buildings. This section also provides indemnity for Consequential Loss following Loss of Keys up to defined limits.

MISUSE OF CUSTOMER TELEPHONES

Indemnity will be provided for any loss resulting from any act of dishonesty or embezzlement caused by misuse of customer's telephones by an employee within defined limits.

FIDELITY GUARANTEE (Theft by Employees)

The company will indemnify the insured for direct loss of money or goods belonging to customers of the insured caused by any act of theft committed during the period of insurance by an employee of the insured. This cover is only available in specific cases - please enquire.

LEGAL EXPENSES

Considered vital in today's litigious society this cover includes Employment Disputes (including compensation awards), Legal Defence Costs, Transfer of Undertakings (TUPE), Tax Advice, Eurolaw Commercial Legal Advice, Counselling & Business Assistance. A document drafting facility is also available along with an online Employment Manual.



THE PREMIUM

We believe we offer amongst the widest package of insurance cover currently available and at the most competitive premiums.

We can also offer premium payments by flexible monthly instalment arrangements.