

keyfacts

PUBLIC LIABILITY POLICY SUMMARY

This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own policy document, policy schedule and any endorsements that apply for full details of your cover.

This insurance is underwritten by Harvington Services Limited on behalf of Groupama Insurance Company Limited Registered Number 995253 Registered Office Groupama House 24-26 Minories London EC3N 1DE.

Type of Insurance: Public Liability and Property Insurance.

Period of Cover: The Policy will last for one year and may be renewable on an annual basis.

Significant features and benefits	Significant exclusions or limitations	Section of policy that contains further detail
<p>Public Liability Section</p> <p>Provides cover for damages that you may legally have to pay arising from injury to customers and the public or to their property up to the limit of indemnity shown in your Policy Schedule and arising out of your business activity of window cleaner.</p> <p>Legal Liability for loss of keys - £25,000.</p> <p>“Treatment” risks and damage to soft furnishings up to £5,000. (excess of 20% of the damage or £250 whichever is the greater applies)</p> <p>Legal Liability as a result of errors in setting alarms up to £250,000.</p> <p>“All Risks” Section Provides “all risks” cover for your cleaning equipment up to £500 (excess of £50 applies)</p>	<p>Excess £250 for liability for damage to property belonging to others.</p> <p>Liability for damage to glass or signs whilst being cleaned.</p> <p>Liability for damage to china, porcelain, earthenware, stone or items of a brittle nature.</p> <p>Liability to any employee</p> <p>Any work at rail stations, platforms, airports, power stations, fuel depots, oil refineries, chemical works or quarries.</p> <p>Your use of any bona fides sub contractors.</p> <p>Work above 4 storeys unless you have advised us and paid additional premium.</p> <p>Use of motor vehicles where Motor Insurance is compulsory.</p> <p>Any vehicle must be locked when left unattended and items on roof racks must be secured by chain and close shackle padlock.</p>	<p>See pages 5-7, 14 and 15 of your Policy Document and Policy Schedule and any endorsements that are applicable.</p>

Cancellation Rights

The policy may be cancelled:

- a) by you giving written instruction to us at any stage of the duration of the contract
- b) by us sending 14 days written notice in all other circumstances by recorded delivery to your last known address.

You will be entitled to the return of a proportionate part of the premium corresponding to the unexpired Period of Insurance if no claims have been intimated under the Policy

If things go wrong

Whilst we will make every effort to maintain the highest standards we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In these circumstances firstly contact the intermediary or organization that sold you this insurance. If they are unable to resolve matters please write to the Underwriting Manager at:

Harvington Underwriting Ltd
The Lodge
Dresden House
51 High Street
Evesham WR11 4DA

If you still feel that we have been unable to resolve the matter to your satisfaction then please write to the Chairman and Chief Executive at

Groupama Insurances Tel No 0870 8508510
Groupama House Fax No 0207 2642860
24-26 Minorities
London EC3N 1DE

Financial Ombudsman Service

If you are still unhappy following receipt of a final response you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. The address is

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel No 0845 080 1800

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.

Making a Claim

Please call us on 01386 442722 should you need to make a claim. You must not settle, reject, negotiate or agree to pay any claim without our written permission.

Data Protection

For Data Protection Act purposes, we and Groupama Insurance Company Limited will hold and process your personal data for insurance administration. For this purpose, the information may also be passed to selected third parties and reinsurers. You consent to our processing sensitive data about you and other persons who may be insured under the contract. You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data.

Groupama Insurance Company Limited operates procedures to reduce fraudulent claims. In dealing with your application for insurance they make enquiries of credit reference agencies and other insurers who may note that an enquiry has been made about you.

Telephone calls may be recorded.

Harvington Services Limited, The Lodge, Dresden House, 51 High Street, Evesham WR11 4DA Tel 01386 442722 Fax 01386 421155

Registered Office: The Retreat, Village Street, Harvington. WR11 8NQ Registered in England No 3574553

Straight-Talk insurance is a trading name of and administered by Harvington Services Limited

Harvington Services Limited is an independent insurance intermediary authorised and regulated by the Financial Services Authority. We place insurances with a number of different underwriters.

This policy is underwritten by Groupama Insurance Company Limited. Groupama Insurance Company Limited is authorised and regulated by the Financial Services Authority