



Specialist Sanitisation Cleaning Covid-19

(CORONA VIRUS)

Cleaning Method and Quotation

**Requested by:
Address:
Contact No:
Email Address:
Date:**



ECMS Contact Details

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Quote Manager:

Position:

Tel no. 01474 876 800

Email:

Website: www.ecms-ltd.co.uk



Dear Customer,

Thank you for contacting ECMS.

1. Cost Implications

Cost advice for the above service, as detailed, is shown below. All prices are subject to VAT at standard rate.

These costs are inclusive of the supply of cleaning equipment including PPE, cleaning materials, parking and congestion charge.

Areas Covered	Description - COVID 19 – Sanitisation Service (Coronavirus)	Total cost
	<p>Initial Clean followed by Sanitisation and Disinfecting fogging Service - (For full specification on the initial clean, view section 6).</p> <p>To be followed up with a full sanitisation and disinfecting bio fogging process using a powerful V1 Virucidal germicide and sanitiser.</p>	<p>£ Plus, VAT</p>
	<p>Sanitisation and Disinfecting fogging Service (only)</p> <p>To include a full sanitisation and disinfecting bio fogging process only using a powerful V1 Virucidal germicide and sanitiser.</p>	<p>£ Plus, VAT</p>
Please see a short clip of our sanitisation fogging service below.		

2. Covid-19 Specialist Cleaning and Sanitisation - (Corona virus)

ECMS Services have developed a strategy using guidance from Public Health England to offer a specialist Covid-19 sanitisation service for all non-health care premises that have either suffered from a confirmed case of Coronavirus or wish to take precautionary measures.

3. Process

We offer an initial cleaning service using a **V1** sanitiser to give your premises a thorough and full clean. We focus on high frequency touch points including handles, taps and work surfaces but will also vacuum and mop floors and clean surfaces in kitchens and bathrooms.

Our **full sanitisation and disinfection fogging** process using a powerful virucidal germicide and sanitiser will leave all surfaces santised and virus free. By using specialist powerful dry steam fogging machines, we are able to cover vast areas without missing any surfaces and without the need to wipe over afterwards. The sanitiser lands dry on to all surfaces hard or soft without causing any harm and offers a full covering of disinfectant.

Our Covid-19 sanitising teams are available **24 hours** a day and have an average arrival time of just



over one hour depending on location in the event of an emergency.

4. What is V1 Virucidal

V1 Firewall Virucidal is effective against enveloped viruses and Certified to EN 14476, 1276, 14675, 13604 (The main Virucidal Standards).

Safe to use on all surfaces, Non-Hazardous, Non-Toxic and Bleach Free. Essential in fighting cross-infection.

MSDS and lab certificates provided below.

5. Guidance and Scope

The advice in this document can be applied to any non-healthcare setting such as workplaces, offices, waiting rooms, hotel rooms, student accommodation and boarding schools where a possible or confirmed COVID-19 case has spent time while symptomatic.

For the purposes of this guidance, a possible case of COVID-19 is someone undergoing testing but COVID-19 has not yet been excluded, and a confirmed case is someone known to have a positive laboratory test for COVID-19.

The guidance describes the cleaning required, the appropriate disposal of materials, the disinfection of equipment and hard surfaces, and the personal protective equipment (PPE) that should be worn.

Previous experience of new coronaviruses (SARS-CoV & MERS-CoV) has been used to inform this guidance. The risk of infection transmission depends on numerous factors, including the type of surfaces contaminated, the amount of virus shed from the individual, the time the individual spent in the setting and the time since the individual was last in the setting.

The infection risk from environmental contamination will decrease over time, but it is still unclear at what point there is no risk of transmission from the environment. However, studies of SARS and MERS suggest that, in most circumstances, the risk is likely to be reduced significantly after 72 hours.

Sanitising Clean - Immediate response and attendance

In response to the government's suggestion that where possible, companies encourage home working to reduce/delay the spread of COVID-19; we have been working closely with our suppliers to identify products that may help reduce the risk of exposure to this virus.

As a result, we have been recommended an additional level of cleaning using a fogger. This product helps keep rooms/areas (where dispersed), sterilised for up to 7 days as long as nobody re-enters the room who has subsequently displayed any symptoms of illness. Fogging is a highly effective method and the product sprayed is a powerful broad-spectrum germicide and all surface product on the market.

We are providing a 24/7 call out service with our specialist sanitising clean and disinfecting fogging service focusing on all surfaces listed under our process section above.

Once completed, our specialist clean comes with a full high-level written report accompanied by photo from site to provide reassurance of the work carried out.

Personal Protective Equipment - (PPE)

The minimum PPE required to be worn for decontaminating an area where a possible or confirmed



case has been includes a full protective body suit, face masks, disposable gloves and disposable overshoes. Hands should be washed thoroughly with soap and water after all PPE has been removed.

If a risk assessment of the setting indicates that a higher level of contamination may be present (for example where unwell individuals have slept such as a hotel room or boarding school dormitory) or there is visible contamination with body fluids, then the need for additional PPE such as a full-face visor should be considered. The local Health Protection Team can advise on this.

Most other settings where the person has spent shorter periods of time (such as a waiting room, office space, restaurants, gyms) are likely to have lower levels of contamination and therefore the risk of onward transmission of infection will be lower.

Cleaning and Disinfection

Public areas where a symptomatic individual has passed through and spent minimal time in (such as corridors) but which are not visibly contaminated with body fluids can be cleaned as directed by any existing workplace risk assessment or manufacturer's instructions on the safe use of their cleaning products.

All surfaces that the symptomatic person has come into contact with must be cleaned and disinfected, including:

- Objects which are visibly contaminated with body fluids.
- All potentially contaminated high-contact areas such as bathrooms, door handles, telephones, grab-rails in corridors and stairwells.

Use disposable cloths or paper roll and disposable mop heads, to clean and disinfect all hard surfaces, floors, chairs or door handles and sanitary fittings in the room, following one of the two options below:

- Use either a combined detergent disinfectant solution at a dilution of 1000 parts per million available chlorine.

or

- A household detergent followed by disinfection (1000 ppm av.cl.). Follow manufacturer's instructions for dilution, application and contact times for all detergents and disinfectants.

or

- If an alternative disinfectant is used within the organisation, this should be checked and ensure that it is effective against enveloped viruses.

Avoid creating splashes and spray when cleaning. Any cloths and mop heads used must be disposed of and should be put into the correct waste bags as outlined below under the waste section.

When items cannot be cleaned using detergents or laundered, for example upholstered furniture and mattresses, steam cleaning may be used.

Spillages of blood and body fluids should be managed in accordance with the organisations spillage policy, before cleaning and disinfection. If any items are heavily contaminated with body fluids and cannot be appropriately cleaned, consider discarding. Permission to do discard items should be received from the owner prior to removing.

If an area can be kept closed and secure for 72 hours, wait until this time for cleaning, as the amount of virus contamination will have decreased significantly. The area can then be cleaned as directed by any existing workplace risk assessment or manufacturer's instructions on the safe use of their cleaning



products.

Waste

Waste from possible cases and cleaning of areas where possible cases have been (including disposable cloths, tissues, and masks if worn) should be put in a plastic rubbish bag and tied when full. The plastic bag should then be placed in a second bin bag and tied. It should be put in a suitable and secure place and marked for storage until the individual’s test results are known. Children, pets, pests etc. should not be able to access this place. Waste should NOT be left unsupervised on the pavement awaiting collection.

Follow up of persons involved in environmental decontamination

The names and contact details of those carrying out cleaning of an area that a possible case has been in should be recorded by the person responsible for this setting. As part of the contact tracing process for a confirmed case, the local Health Protection Team will advise on arrangements for follow up required for 14 days after the cleaning process took place.

6. Cleaning Specification (For Initial Clean Only)

Areas & Tasks
All living areas to include - Living Room(s), Bedroom(s) and Walkways
Sanitise wipe clean entrance doors and frames
Sanitise wipe clean all surfaces, ledges, furniture and skirting boards.
Sanitise wipe all doors & frames
Vacuum carpets and mop hard floors
Bio-Fogg area
Kitchens/Resource Areas
Wipe clean & sanitise all work surfaces
Sanitise wipe sink, taps and draining board
Sanitise wipe clean fascia of units and cupboards
Sanitise wipe clean external and internal surfaces of fridges, microwaves and all equipment
Sanitise wipe clean all fixtures and fittings
Sanitise wipe clean all ledges and skirting
Mop hard floors
Bio-Fogg area
Toilets/Showers & Washrooms Areas
Sanitise wipe clean all sinks and surrounds
Sanitise wipe clean all taps
Sanitise wipe clean & sanitize all vanity units
Wipe & sanitize all surfaces to toilets bowls, including handles
Sanitise wipe clean all ledges and skirting
Sanitise wipe clean showers
Mop floor
Bio-Fogg area

7. Accreditations



ECMS are accredited by and registered to the following organisations:

- Safe Contractor
- ISO 9001 – Quality Management
- ISO 14001 – Environmental Management
- CHAS





RISK ASSESSMENT		REF: 004 – Deep Clean & Sanitising - wiping of all touchable surfaces found in non-healthcare settings	
Risk Assessment Carried out by:	James Grimsley	Date of Assessment:	10/03/2020
People Affected by This Task:	Cleaning Operatives and Other Site Users		
Probability, 1-Very unlikely 2-Unlikely 3-Likely 4-Very likely 5-High			
Severity, 1-First aid 2-Minor injury 3-Injury 4-Major injury 5-Fatality			
Risk = Probability x Severity (25 Highest risk)			
<u>Hazards</u>			
	Probability	Severity	Risk Rating
Exposure to covid-19 (coronavirus)	3	5	15
Cleaning Chemicals	2	4	8
Slips, Trips and Falls	2	4	8
Fumes or Particles	1	4	4
Electrocution	1	4	4
Manual Handling	2	2	4
<u>Control Measures</u>			
<ul style="list-style-type: none"> Operatives to receive Cleaning Rules/Techniques toolbox talk as part of their induction. Full PPE to be worn before entering affected area and at all times within, including disposable gloves, full face protection mask, disposable protective suit. All PPE and cloths to be disposed of in double bags. Warning signage to be placed around the work area before beginning the task to warn of the wet floor, Staff to familiarise themselves with the chemicals being used as well as any relevant COSHH assessments for their use. Area to be kept ventilated Area to be fully restricted to operatives only, relevant signage to be used. 			
<u>Residual Risk</u>			
	Probability	Severity	Risk Rating
Exposure to covid-19 (coronavirus)	1	5	5
Cleaning Chemicals	1	4	4
Slips, Trips and Falls	1	3	4



Fumes or Particles	1	4	4
Electrocution	1	4	4
Manual Handling	2	2	4
Risk Level of Task			
Position	Cleaning Director		
Signature			
Note to Supervisor: Make sure you inform your workforce of the correct method of performing their duties and answer any questions they may have			



METHOD STATEMENT	REF: 004 – Decontamination wiping of all touchable surfaces found in non-Healthcare settings		
Method Statement Carried out by:	James Grimsley	Date of Assessment: 10/03/2020	
People Affected by This Task:	Operative and Other Site Users		
<p>Method of Work:</p> <ol style="list-style-type: none"> 1. Inspect and put on personal protective equipment, report defects of any PPE immediately. 2. Inspect all equipment prior to assembly, report defects immediately. 3. Assemble equipment and check for safety. 4. Ventilate preparation area, if appropriate, (note that security procedures must not be compromised). 5. Adopt good and correct manual handling techniques for all of the following operations. 6. Sanitise Wiping: Prepare cleaning solution as per the manufacturer's instructions. Using a damp cloth wrung almost dry, wipe surface using smooth collection strokes. As required during the cleaning process, rinse cloth in cleaning solution. As required recharge with cleaning solution and wring cloth out until almost dry. 7. Washing: Prepare cleaning solution as per the manufacturer's instructions. Using a damp cloth wrung almost dry, wipe surface using smooth collection strokes. As required during the cleaning process, rinse cloth in cleaning solution. As required recharge with cleaning solution and wring cloth out until almost dry. 8. Clean equipment and check for safety. 9. Fogging: Disperse the spray can into the environment and then close all doors on exit 10. Dispose of all PPE, used cloths and Fogger can and double bag 11. Close ventilation 			
<u>Acceptance of RAMS</u>			
<u>Date</u>	<u>Name</u>	<u>Signature</u>	
Failure to comply with method statement instructions and risk assessment control measures could greatly increase levels of risk and may result in disciplinary action			



Lab Certification – V1 Virucidal

B3920: V1 Firewall Virucidal Cleaner

floral fragrance cleaner certified to EN standards: 1276, 14675, 13704, 14476

Description of product

Kills Swine Flu, HIV, Hepatitis C, MRSA & Clostridium difficile Certified to 1276, 13704, 14476 & 14675

Selgiene Ultra cleans and sanitises frequently touched items such as door handles, tables, banisters etc. Independently proven to kill the HIV, Hepatitis C and H1N1 Influenza viruses. Also certified to kill Clostridium difficile, MRSA and common food poisoning bacteria including Salmonella typhimurium, Listeria monocytogenes and Escherichia coli.

microorganism	description	test method	tested by	conditions	% killrate	dilution
Aspergillus niger	Black Mould	BS EN 1650	External	Dirty	PASS	neat
		BS EN 1650	External	Clean	PASS	neat
Candida albicans	Food spoilage	BS EN 1650	Internal - UKAS Accredited Laboratory	Dirty	PASS	neat
		BS EN 1650	Internal - UKAS Accredited Laboratory	Clean	PASS	neat
Clostridium difficile spores	Hospital acquired diarrhoea	BS EN 13704	External - UKAS Accredited Laboratory	Clean	PASS	neat
Enterococcus hirae	Common food poisoning bacteria	BS EN 1276	Internal - UKAS Accredited Laboratory	Clean	99.999	neat
	Food poisoning bacteria	BS EN 1276	Internal - UKAS Accredited Laboratory	Dirty	99.999	neat
Escherichia coli 0157	Lethal food poisoning bacteria	BS EN 1276	Internal - UKAS Accredited Laboratory	Dirty	99.999	neat
		BS EN 1276	Internal - UKAS Accredited Laboratory	Clean	99.999	neat
H1N1 Swine Flu - Influenza A	Respiratory illness	BS EN 14675	External - UKAS Accredited Laboratory	Dirty	PASS	neat
		BS EN 14675	External - UKAS Accredited Laboratory	Clean	PASS	neat
Hepatitis B (from DHBV surrogate)	Pathogenic virus	BS EN 14476	External	Clean	PASS	neat
Hepatitis C (from BVDV surrogate)		BS EN 14476	External	Clean	PASS	neat
HIV (from FIV surrogate)		BS EN 14476	External	Clean	PASS	neat
Listeria monocytogenes	Food poisoning bacteria	BS EN 1276	Internal - UKAS Accredited Laboratory	Dirty	99.999	neat
		BS EN 1276	Internal - UKAS Accredited Laboratory	Clean	99.999	neat



MRSA	Methicillin resistant strain of Staph. aureus	BS EN 1276	Internal - UKAS Accredited Laboratory	Clean	99.999	neat
		BS EN 1276	Internal - UKAS Accredited Laboratory	Dirty	99.999	neat
Pseudomonas aeruginosa	Skin infections	BS EN 1276	External	Dirty	PASS	neat
		BS EN 1276	External	Dirty	PASS	neat
Salmonella typhimurium	Food spoilage	BS EN 1276	Internal - UKAS Accredited Laboratory	Dirty	PASS	neat
		BS EN 1276	Internal - UKAS Accredited Laboratory	Clean	PASS	neat
Staphylococcus aureus	Hospital acquired diarrhoea	BS EN 1276	Internal - UKAS Accredited Laboratory	Clean	PASS	neat
		BS EN 1276	External - UKAS Accredited Laboratory	Clean	PASS	neat

Selden Research Limited

Staden Business Park, Staden Lane, Buxton Derbyshire. SK179RZ

Tel :01298 26226 | Fax :01298 26540 |

Email :info@selden.co.uk | web :www.selden.co.uk

I certify that the above product has been tested in UKAS accredited laboratories to British and European standards where applicable. Each production batch has been manufactured and quality control tested by Selden Research Limited in an ISO 9001, 14001, 18001 and IPPC certified facility.

Peter Woodhead
Technical Director



MSDS -

V1 FIREWALL VIRUCIDAL CLEANER

Safety Data Sheet

according to Regulation (EC) No. 453/2010

Date of issue: 21/06/201

Revision date: 05/06/2015:

Version: 10.0

V1 FIREWALL VIRUCIDAL CLEANER**B3920****SECTION 1: Identification of the substance/mixture and of the company/undertaking****1.1. Product identifier**

Product form : Mixture
 Product name : V1 FIREWALL VIRUCIDAL CLEANER
 Product code : B3920
 Type of product : Technical product
 Vaporizer : Container fitted with a sealed spray attachment

1.2. Relevant identified uses of the substance or mixture and uses advised against**1.2.1. Relevant identified uses**

Main use category : Professional use
 Industrial/Professional use spec : For professional use only
 Use of the substance/mixture : Hard Surface Cleaner/Sanitiser

1.2.2. Uses advised against

No additional information available

1.3. Details of the supplier of the safety data sheet

FOREMOST PRO LTD T/A FOREMOST UNIT 3 DICKINSON PLACE, SOUTH BERSTED BUSINESS PARK, BOGNOR REGIS, WEST SUSSEX,
 PO22 9QU, UNITED KINGDOM
 Tel: 01243 771 340 Fax: 01243 822 010 Email: tech@foremost-uk.com

1.4. Emergency telephone number

Emergency number : Mon to Fri 8.30am to 5.00pm - 01243 771 340

SECTION 2: Hazards identification**2.1. Classification of the substance or mixture**

Classification according to Regulation (EC) No. 1272/2008 [CLP]

Not classified

2.2. Label elements

Labelling according to Regulation (EC) No. 1272/2008 [CLP]

No labelling applicable

2.3. Other hazards

No additional information available

SECTION 3: Composition/information on ingredients**3.1. Substance**

Not applicable

3.2. Mixture

This mixture does not contain any substances to be mentioned according to the criteria of section 3.2 of REACH annex II

SECTION 4: First aid measures**4.1. Description of first aid measures**

First-aid measures general : Get medical advice/attention if you feel unwell.
 First-aid measures after inhalation : Remove person to fresh air and keep comfortable for breathing.
 First-aid measures after skin contact : Wash with plenty of soap and water.
 First-aid measures after eye contact : IF IN EYES: Rinse cautiously with water for several minutes. Remove contact lenses, if present and easy to do. Continue rinsing. If eye irritation persists: Get medical advice/attention.
 First-aid measures after ingestion : Give nothing or a little water to drink. Get medical advice/attention if you feel unwell.

4.2. Most important symptoms and effects, both acute and delayed

Symptoms/injuries after inhalation : May cause respiratory irritation.
 Symptoms/injuries after skin contact : Repeated exposure may cause skin dryness or cracking.
 Symptoms/injuries after eye contact : Causes eye irritation.



Symptoms/injuries after ingestion : May cause a light irritation of the linings of the mouth, throat, and gastrointestinal tract.

4.3. Indication of any immediate medical attention and special treatment needed

Treat symptomatically.

SECTION 5: Firefighting measures

5.1. Extinguishing media

Suitable extinguishing media : Carbon dioxide. Dry powder. Foam.

5.2. Special hazards arising from the substance or mixture

No additional information available

5.3. Advice for firefighters

No additional information available

SECTION 6: Accidental release measures

6.1. Personal precautions, protective equipment and emergency procedures

6.1.1. For non-emergency personnel

Emergency procedures : Evacuate unnecessary personnel.

6.1.2. For emergency responders

Protective equipment : Use personal protective equipment as required.

6.2. Environmental precautions

Avoid release to the environment.

6.3. Methods and material for containment and cleaning up

For containment : Collect spillage.

Methods for cleaning up : Soak up spills with inert solids, such as clay or diatomaceous earth as soon as possible.

6.4. Reference to other sections

For further information refer to section 8: "Exposure controls/personal protection". For further information refer to section 13.

SECTION 7: Handling and storage

7.1. Precautions for safe handling

Precautions for safe handling : Avoid contact with eyes.

Hygiene measures : Do not eat, drink or smoke when using this product.

7.2. Conditions for safe storage, including any incompatibilities

Technical measures : Does not require any specific or particular technical measures.

Storage conditions : Keep container closed when not in use.

Incompatible products : Oxidizing agent. Strong acids. Strong bases.

Special rules on packaging : Keep only in original container.

7.3. Specific end use(s)

No additional information available

SECTION 8: Exposure controls/personal protection

8.1. Control parameters

No additional information available

8.2. Exposure controls

No additional information available

SECTION 9: Physical and chemical properties

9.1. Information on basic physical and chemical properties

Physical state :Liquid

Appearance : Liquid.

Colour : Purple.

Odour : Floral.

Odour threshold : No data available

pH : 10

Relative evaporation rate (butylacetate=1) : No data available

Melting point : No data available

Freezing point : No data available

Boiling point : No data available



Flash point	: No data available
Auto-ignition temperature	: No data available
Decomposition temperature	: No data available
Flammability (solid, gas)	: No data available
Vapour pressure	: No data available
Relative vapour density at 20 °C	: No data available
Relative density	: 1
Solubility	: No data available
Log Pow	: No data available
Viscosity, kinematic	: No data available
Viscosity, dynamic	: No data available
Explosive properties	: No data available
Oxidising properties	: No data available
Explosive limits	: No data available

9.2. Other information

No additional information available

SECTION 10: Stability and reactivity

10.1. Reactivity

No additional information available

10.2. Chemical stability

Stable under normal conditions.

10.3. Possibility of hazardous reactions

No additional information available

10.4. Conditions to avoid

No additional information available

10.5. Incompatible materials

No additional information available

10.6. Hazardous decomposition products

No additional information available

SECTION 11: Toxicological information

11.1. Information on toxicological effects

Acute toxicity	: Not classified
Skin corrosion/irritation	: Not classified pH: 10
Serious eye damage/irritation	: Not classified pH: 10
Respiratory or skin sensitisation	: Not classified
Germ cell mutagenicity	: Not classified
Carcinogenicity	: Not classified
Reproductive toxicity	: Not classified
Specific target organ toxicity (single exposure)	: Not classified
Specific target organ toxicity (repeated exposure)	: Not classified
Aspiration hazard	: Not classified

Vaporizer	Container fitted with a sealed spray attachment
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SECTION 12: Ecological information

12.1. Toxicity

No additional information available

12.2. Persistence and degradability

No additional information available



12.3. Bioaccumulative potential

No additional information available

12.4. Mobility in soil

No additional information available

12.5. Results of PBT and vPvB assessment

No additional information available

12.6. Other adverse effects

No additional information available

SECTION 13: Disposal considerations

13.1. Waste treatment methods

No additional information available

SECTION 14: Transport information

In accordance with ADR / RID / IMDG / IATA / ADN

14.1. UN number

Not regulated for transport

14.2. UN proper shipping name

Proper Shipping Name (ADR) : Not applicable

Proper Shipping Name (IMDG) : Not applicable

Proper Shipping Name (IATA) : Not applicable

14.3. Transport hazard class(es)

ADR

Transport hazard class(es) (ADR) : Not applicable

IMDG

Transport hazard class(es) (IMDG) : Not applicable

IATA

Transport hazard class(es) (IATA) : Not applicable

14.4. Packing group

Packing group (ADR) : Not applicable

Packing group (IMDG) : Not applicable

Packing group (IATA) : Not applicable

14.5. Environmental hazards

Dangerous for the environment : No

Marine pollutant : No

Other information : No supplementary information available

14.6. Special precautions for user

- Overland transport

No data available

- Transport by sea

No data available

- Air transport

No data available

14.7. Transport in bulk according to Annex II of MARPOL 73/78 and the IBC Code

Not applicable

SECTION 15: Regulatory information

15.1. Safety, health and environmental regulations/legislation specific for the substance or mixture

15.1.1. EU-Regulations

Contains no substances with Annex XVII restrictions / Contains no REACH Annex XIV substances.



Employers and Public Liability Insurances

MDA/12870546

11 March 2020



"TO WHOM IT MAY CONCERN"

Dear Sirs

Re: ECMS Services Limited

We act as Insurance Brokers to the above and as such are pleased to confirm details of our Client's Liability Insurance below:

Insurers:	Ageas Insurance Limited & Allianz Insurance Plc
Period of Insurance:	06/03/2020 to 28/12/2020
Policy Number:	CZDA0001386\12870546\19 & SZ/23547422

EMPLOYERS LIABILITY

LIMIT OF INDEMNITY:- £10,000,000 any one occurrence

Includes indemnity to Principals

PUBLIC LIABILITY INCLUDING PRODUCTS LIABILITY AND TREATMENT RISKS

LIMIT OF INDEMNITY:- £10,000,000 any one incident, unlimited in any one period of insurance, but in all in respect of Products Liability

Includes indemnity to Principals



A member of the British
Insurance Brokers Association

Darwin House
20 Mount Ephraim Road
Tunbridge Wells
Kent, TN1 1ED

T: 01892 511 144
F: 01892 511 455

info@dcuk.co.uk
www.darwinclayton.co.uk

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