



cleanzycoverage

Cleanzy Coverage Policy

Cleanzy is a marketplace which brings Cleaning Professionals together with the Users who need help in their cleaning. Cleaning Professionals who are registered to Cleanzy's Platform, are independent workers/self-employed persons. Cleanzy's public liability coverage is an additional service designed to give users the highest level of security. The goal is to protect our users from damages. Cleanzy clearly states to the potential Cleaning Professionals that independent workers should have their own public liability insurance; yet, if the Service Provider does not have his/her own liability insurance in the event of a damage, one of the precautions taken out by Cleanzy to deliver a perfect experience for its Users is providing an insurance. Cleanzy Coverage Policy covers damages between **£350 - £150,000**, meaning that an insurance claim can only be submitted if the claim value is between **£350 - £150,000**.

All the Cleaning Professionals who are registered to the Cleanzy Platform are covered by the Cleanzy Coverage which covers all damages between **£350 - £150,000**. For damages between **£350 - £150,000**, the User shall always reach out the Cleaning Professional via Cleanzy and align with the Cleaning Professional on the compensation that the User may expect from them. If the User carries an insurance that would cover in the event of a claim, such as renter's insurance, homeowner's insurance, automobile insurance or an umbrella policy ("Personal Insurance"), the User agrees that aforementioned Personal Insurance is primary and the Cleanzy Coverage is secondary. The Cleanzy Coverage will only compensate for losses to the extent not otherwise covered by the User's Personal Insurance and only as permitted herein.

In the event of a claim, The User will be covered under the Cleanzy Coverage for the Cleaning Service provided by the Cleaning Professional who is registered to the Cleanzy Platform, subject to the exclusions below, provided:

- The Cleaning Service is agreed to between a User and a Cleaning Professional using the Cleanzy Platform, performed by the Cleaning Professional hired by the User and paid for in full through the Cleanzy Platform;
- The User has not violated the Terms and Conditions, Privacy Policy, Cleaning Contract, and this Agreement;
- The User has reported the claim within 48 hours of the Cleaning Service;
- The User's Cleanzy account is in good standing with no outstanding balances owed to Cleanzy;
- The User has identified fragile and other breakable items and communicated the location and identity of those items to the Cleaning Professional prior to the start of the Cleaning Service; and
- The User has accounted for and secured all valuables prior to the start of a Cleaning Service.

What is excluded from the Cleanzy Coverage? The "Cleanzy Coverage" does not cover the following:

- Any Service that is not booked and paid for directly on the Cleanzy Platform;
- Losses arising out of acts of nature, including, but not limited to, pollution, earthquakes and weather related events such as hurricanes and tornadoes;
- Losses arising out of interruption of business, loss of market, loss of income and/or loss of use;
- Losses arising from the acts or omissions of a User or third party;
- Losses arising from the negligence or misconduct of a third party;
- Losses arising from a manufacturer's or a product's defects;
- Losses from pre-existing damages or conditions of the item or property;
- Losses arising from items supplied by the User or due to User recommendations;
- Losses arising from flooding and/or water damage including mold, fungi or bacteria;

- Losses arising from products containing hazardous or harmful materials, acts of terrorism, product liability, or pollution;
- Losses of cash, third party gift cards, and securities;
- Losses as a result of an intentional wrongful act by the Cleaning Professional;
- Losses arising from normal wear and tear;
- Losses for items that retain their functionality; (e.g., minor cosmetic damage, ordinary wear and tear, a TV that has a scratch on the bezel);
- Losses for fine arts, which includes but is not limited to paintings, etchings, printed photos, pictures, tapestries, rare or art glass, art glass windows, valuable rugs, statuary, sculptures, antique furniture, antique jewelry, bric-a-brac, porcelains, antique automobiles, coins, stamps, other collectibles, collections, furs, jewelry, precious stones, precious metals, and similar property of rarity, historical value;
- Losses for damage beyond the specific damaged area (e.g., should flooring sustain damage, any loss is limited to the replacement cost of the square footage that was damaged after deducting for obsolescence and physical depreciation);
- Losses based on sentimental and/or undocumented intangible value;

- Losses or damages associated with the unauthorized acquisition of, access to, destruction of, and/or loss of electronic data, including but not limited to films, records, manuscripts, drawings or photographs, data, information, audio or video recordings, files, facts, programs or other materials stored as or on, created or used on, or transmitted to or from, computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices, cloud storage, or any other media which are used with electronically-controlled equipment;
- Losses related to repairs outside of the area where the Cleaning Services were performed;
- Losses of pets, personal liability or damage to shared or common areas;
- Losses arising from shipping costs and/or shipping of replacement items and/or taxes incurred in purchasing the original and/or replacement items;
- Losses of theft without a valid police report, if requested by Cleanzy; and losses with insufficient documentation; and
- Losses occurring after, or unrelated to, the performance of a Cleaning Service;
- Losses involving products or services, or uses of either, that are prohibited by law;

- Losses due to unforeseeable or latent defects in the premises;
- Losses related to services not explicitly booked through the Cleanzy Platform; and
- Losses reported by third parties