



FreshLet Cleaner Insurance Guidance Notes

To work through FreshLet as a self-employed cleaner, public liability insurance is strongly recommended. It is not mandatory at this stage, but it is your responsibility to protect yourself and your business.

Why Public Liability Insurance Matters

Public liability insurance can protect you if:

- A client's property is accidentally damaged
- Protects you if you accidentally damage a client's property or if someone is injured as a result of your work.
- A cleaning-related claim is made against you
- Without insurance, you may have to pay costs or compensation yourself.

Where You Can Get It

Many insurers offer affordable cover for self-employed cleaners, for example:

- Simply Business
- Direct Line for Business
- AXA Business Insurance
- PolicyBee

Search for: "*Public Liability Insurance for Cleaners*" – basic policies can often start from around £5–£10 per month depending on your cover level and circumstances.

Is It Required to Work Through FreshLet?

At this stage, insurance is strongly recommended but not compulsory.

You remain personally responsible for any damage, incidents or claims arising from your work.

FreshLet may introduce mandatory insurance in future. If this happens, cleaners will be notified and given time to update their cover.

How to Share Your Insurance Details (If You Have It)

If you hold public liability insurance, you can:

1. Upload your insurance document in the Cleaner Application Form (if the upload option is available), or
2. Email a copy to: **hello@getfreshlet.co.uk**

Sharing your insurance helps FreshLet:

- Confirm you are insured
- Highlight you as insured if this becomes relevant for certain bookings in future

Your Responsibilities

- You are responsible for arranging your own public liability insurance as a self-employed cleaner.
- You are responsible for renewing your policy and keeping it active.
- You must ensure your details (name, address, business type) are correct on your policy.
- If your insurance changes or expires, it is your responsibility to update it.
- Notify FreshLet of any updates to your insurance, including when it expires.