



QBE European Operations

Suttons Security and Fire Protection

Insurance Schedule

Policy Number: Y098671 **Policy Wording Reference:** PSSR010119

Period of Insurance: **From:** 06/07/2019 **To:** 05/07/2020
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 06/07/2019 **Date Issued:** 27/06/2019

Reason for Issue: Renewal

Contract Parties

Insurer: QBE Europe SA/NV, a Belgian incorporated insurance company, VAT BE 0690.537.456; Home State – Belgium. Authorised by the National Bank of Belgium (de Berlaimontlaan 14 Boulevard de Berlaimont, 1000 Brussels, Belgium) under licence number 3093.

Registered Address: Regentlaan 37 Boulevard du Régent, 1000 Brussels, Belgium
Tel: 32 2 504 82 11 Fax: 32 2 504 82 00

Insured: A Rapid Response Security Ltd

Address: Sophia House , 28 Cathedral Road , Cardiff , CF11 9LJ

Subsidiary Companies: None

Business: Provision of static and mobile security guarding services including use of guard dogs. Keyholding. Cleaning contractors at offices and domestic premises only.

Contact Details

Broker Name: Sutton Specialist Risks Ltd (Bristol)

Broker Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email : info@ssr.co.uk

Broker Account: SUTT0108 Ref: SECURITY

Issue Office: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 0117 9300 100 Email : info@ssr.co.uk

Claim Notification: For all **insured sections** except for **insured section H** please contact:
Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol BS1 6QR.
Tel: + 44 (0)117 930 0100 Email : claims@ssr.co.uk

For **insured section H** please contact:
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: + 44 0117 9330696 Email : newclaims@das.co.uk

Complaints:

Customer Relations
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: + 44 (0) 20 7105 5988 Tel: + 44 (0) 20 7105 4032
Email: CustomerRelations@uk.qbe.com

Where the **insurer** is or includes a Lloyd's syndicate policyholders may also be eligible to complain to: The Policyholder and Market Assistance Department at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN, telephone 020 7327 5693, e-mail complaints@lloyds.com.

If you are an eligible complainant and the matter has not been resolved to your satisfaction you may contact: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

A summary of the **insurer's** complaint handling procedure is available on request and will also be provided to you when acknowledging a complaint.



Section			Limit of indemnity
A - Employers' Liability	INSURED		GBP 10,000,000 Any one occurrence
Section A premium subject to adjustment:			Yes

Section			Limit of indemnity
B - Public and Products (including inefficacy) liability	INSURED		GBP 5,000,000 Any one occurrence and in the aggregate for products and or pollution
Section B premium subject to adjustment:			Yes

Section			Sum Insured
C - Property	NOT INSURED		
Property Insured			
Buildings	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP N/A GBP N/A
Contents	Day 1 Operative: Percentage Uplift 15%	Declared Value:	GBP N/A GBP N/A
Rent			GBP N/A
Total			GBP N/A

Section			Sum Insured
D - Business Interruption	NOT INSURED		
Item 1 Estimated Gross profit			GBP N/A
Item 2 Estimated Gross revenue			GBP N/A
Item 3 Increased cost of working			GBP N/A
Item 4 Additional Increased cost of working			GBP N/A
Item 5 Rent receivable			GBP N/A
Item 6 Outstanding debit balances			GBP N/A
Premium subject to adjustment			No

Section			Limit of indemnity
E - Contract Works	NOT INSURED		
Contract Works			GBP N/A
Temporary Buildings, Plant and all other contents			GBP N/A
Hired-in Plant and Equipment			GBP N/A
Personal Effects and Tools			GBP N/A
Section E premium subject to adjustment:			Yes



Section			Limit of indemnity
F - Professional indemnity	INSURED	GBP	100,000 any one claim and in the aggregate during the period of insurance
Retroactive date			06/07/2014
Jurisdiction:			Worldwide excluding North America

Section			Sum Insured
G - Terrorism	NOT INSURED	GBP	N/A
All property specified under Sections C, D and E			

Section			Limit of indemnity
H - Legal expenses	INSURED	GBP	250,000 each and every claim arising from the same originating incident
All Standard Clauses (Insured incidents)			

Section			Limit of indemnity
I - Directors and Officers Liability	INSURED	GBP	100,000 in the aggregate including defence costs and expenses
Continuous cover date:			06/07/2014

Section			Limit of indemnity
J - Fidelity Guarantee	INSURED	GBP	100,000 in the aggregate



Payment Details

Annual Policy Premium excluding insured section G - Terrorism insurance	GBP	6,484.05
IPT/tax	GBP	778.08
Annual Policy Premium for insured section G - Terrorism insurance	GBP	Not Requested
IPT/tax	GBP	Not Requested
Premium payable by this transaction excluding insured section G - Terrorism insurance	GBP	6,484.05
IPT/tax	GBP	778.08
Premium payable by this transaction for insured section G - Terrorism insurance	GBP	Not Requested
IPT/tax	GBP	Not Requested
Total payable	GBP	7,262.13

Signed on behalf of QBE Europe SA/NV

A handwritten signature in black ink, appearing to read 'R. By' with a stylized flourish at the end.



QBE European Operations Endorsement Schedule

Policy Number: Y098671

Period of Insurance: **From:** 06/07/2019 **To:** 05/07/2020
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

This **schedule** sets out additional clauses that form part of the **policy**. The under noted clauses amend the **insured section** and / or clause stated and each is otherwise subject to the terms and conditions of this **policy**.

Where only a code is shown please refer to your policy booklet for the full terms of the endorsement.

Optional Endorsements

Code	Endorsement
1	Section B – Fidelity bonding extension
2	Section B – Loss of keys extension
3	Section B – Financial loss (Including Products) extension

	<p>SSRACS SIA Approved Contractor Scheme (Guarding Personnel)</p> <p>Exclusion 10: insured section B Exclusion 10 Screening of guarding personnel of Section B is deleted and replaced with the following:</p> <p>Section B excludes and does not cover liability arising from or caused by guarding activities or the provision of keyholding services unless your employees and sub-contractors engaged in such activities have been vetted in accordance with:</p> <ol style="list-style-type: none">1. British Standards BS7858 Code of Practice for Security Screening of Personnel employed in a Security Environment (or any subsequent or amending British or European Standard Code); and/or2. British Standards BS7499 Manned Security Services Part 1, Code of Practice for Static Guarding and Mobile Control Services (or any subsequent or amending British or European Standard Code) <p>unless you are an SIA Approved Contractor.</p> <p>SSRACS010109-BE</p>
	<p>SSRCTD Contract Disputes - Operative</p> <p>Schedule</p> <p>It is noted that Optional Clause 8 of section H – Legal expenses is operative.</p> <p>Clause: SSRCTD010109-HI</p>
	<p>SSRTUP TUPE Regulations</p> <p>Section H - Legal Expenses</p> <p>Exclusion 1 e) of Section H – Legal expenses is deleted from this policy.</p> <p>Clause SSRTUP010110-HI</p>
	<p>SSRCOO Cleaning operations clauses</p> <p>Public and Product (including Inefficacy) Liability – Standard clauses</p> <p>Incorrect destruction of goods We will indemnify you for your liability for damage caused as a result of incorrect destruction of third party property whilst in the course of carrying out your business.</p> <p>Damage to third party plant being operated We will indemnify you for your liability for damage to customers' cleaning plant and equipment whilst being operated by you provided that this extension does not include cover for normal wear and tear and depreciation or any mechanical</p>



breakdown.

Failure to secure premises

We will indemnify you for your liability for damage to customers' property arising out of your failure to secure the premises.

Treatment risk

We will indemnify you for your liability for damage caused to third party property as a result of the incorrect application of cleaning products to floors or soft furnishings including carpets, curtains and upholstery.

The definition of 'services' under The 'Definitions to section B' is altered to read as under:

Services

Services means:

- a) the provision of guarding services (including custody of keys to carry out patrols) which term shall include but not be limited to commissionaires, control of car parks, fire bell test, setting alarms, authorised staff searches, collection and delivery of postal and courier items not likely to be of exceptional value, issuing of passes, CCTV monitoring, provision of first aid by trained first aiders where the provision of first aid is a requirement of a guarding contract and/or key holding services in accordance with BS7499 (2007) Part 1 Code of Practice for Static Guarding and Mobile Patrol Services, fire officer work and evacuation;
- b) the provision of door staff, stewards;
- c) the provision of cleaning services.

Clause: SSRCOO010111-BI



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<u>Annual Confirmation of Cover:</u>	<u>For: A Rapid Response Security Ltd</u>
Effective Dates:	From: 06/07/2019 To: 05/07/2020
<u>Public, Products & Employers Liability</u>	
Insurer: QBE European Operations Suttons Security and Fire Protection Insurance Schedule	Policy Number: Y098671
Employers' Liability	£ 10,000,000
Public/Products Liability	£ 5,000,000
<u>Excess Layer Public & Products Liability</u>	
Insurer: Anglo Pacific Consultants (London) Ltd	Policy Number: BF039/01121123/2018/001
Public/Products Liability	£ 5,000,000
Total Public/Products Liability	£10,000,000

Karen Adams
Operations Director



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