



# Security and Fire Protection Insurance Schedule

**Policy Number:** Y098671 **Policy Wording Reference:** PSSR010119  
**Period of Insurance:** **From:** 06/07/2020 **To:** 05/07/2021  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.  
**Effective From:** 06/07/2020 **Date Issued:** 24/06/2020  
**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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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.



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

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

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

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

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



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

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

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

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

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



**Payment Details**

Annual Policy Premium excluding <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	7,423.43
	GBP	890.81
Annual Policy Premium for <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
Premium payable by this transaction excluding <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	7,423.43
	GBP	890.81
Premium payable by this transaction for <b>insured section G</b> - Terrorism insurance IPT/tax	GBP	Not Requested
	GBP	Not Requested
<b>Total payable</b>	GBP	8,314.24

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.



## Endorsement Schedule

**Policy Number:** Y098671

**Period of Insurance:** **From:** 06/07/2020 **To:** 05/07/2021  
 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><b>SSRACS SIA Approved Contractor Scheme (Guarding Personnel)</b></p> <p><b>Exclusion 10: insured section B</b>  <b>Exclusion 10 Screening of guarding personnel of Section B is deleted and replaced with the following:</b></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"> <li>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/or</li> <li>2. 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)</li> </ol> <p>unless you are an SIA Approved Contractor.</p> <p>SSRACS010109-BE</p>
	<p><b>SSRCTD Contract Disputes - Operative</b></p> <p><b>Schedule</b></p> <p>It is noted that Optional Clause 8 of section H – Legal expenses is operative.</p> <p>Clause: SSRCTD010109-HI</p>
	<p><b>SSRTUP TUPE Regulations</b></p> <p><b>Section H - Legal Expenses</b></p> <p>Exclusion 1 e) of Section H – Legal expenses is deleted from this <b>policy</b>.</p> <p>Clause SSRTUP010110-HI</p>
	<p><b>SSRCOO Cleaning operations clauses</b></p> <p><b>Public and Product (including Inefficacy) Liability – Standard clauses</b></p> <p><b>Incorrect destruction of goods</b>          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><b>Damage to third party plant being operated</b>          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>



	<p>breakdown.</p> <p><b>Failure to secure premises</b> We will indemnify you for your liability for damage to customers' property arising out of your failure to secure the premises.</p> <p><b>Treatment risk</b> 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.</p> <p>The definition of 'services' under The 'Definitions to section B' is altered to read as under:</p> <p><b>Services</b></p> <p>Services means:</p> <p>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;</p> <p>b) the provision of door staff, stewards;</p> <p>c) the provision of cleaning services.</p> <p>Clause: SSRCOO010111-BI</p>
	<p><b>ZZBCVP Coronavirus and/or Pandemic</b></p> <p><b>Insured section B Public and Products (including Inefficacy) Liability</b></p> <p>The following clause is added to and incorporated into the <b>Public and Products (including Inefficacy) Liability</b> section of this policy.</p> <p><b>Exclusions:</b></p> <p><b>Coronavirus, epidemic and/or pandemic</b></p> <p>Regardless of any provision to the contrary, the policy excludes any liability directly or indirectly caused by or resulting from, arising out of or in connection with or attributable to:</p> <p>a) any coronavirus (or similar or equivalent virus in the future), including any mutation or variation of a coronavirus;</p> <p>b) any coronavirus disease (or similar or equivalent disease in the future);</p> <p>c) any epidemic or pandemic which poses a threat to human health or human welfare; or</p> <p>d) any fear or threat of a), b) or c) above</p> <p>where in connection with cleaning.</p> <p>Clause: ZZCBVP010420</p>



## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)*

1. Name of policy holder Policy No Y098671  
A Rapid Response Security Ltd

2. Date of commencement of insurance policy 06/07/2020

3. Date of expiry of insurance policy 05/07/2021

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney; or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**; and;

2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c); or

~~(b) the cover provided under this policy relates to claims in excess of [£ ] but not exceeding [£ ].~~

3. the policy covers the holding company and all its subsidiaries

None

Signed on behalf of QBE Europe SA/NV (Authorised Insurer)

### Notes

**(a)** *Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*

**(b)** *Specify applicable law as provided for in regulation 4(6) of the Regulations.*

**(c)** *See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*

### Important

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.