

Security Services Policy Schedule

Policy Number: 10011531SS Policy Wording Reference: ss090723

Period of Insurance: From: 06/07/2024 To: 05/07/2025
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 06/07/2024 Date Issued: 28/06/2024

Reason for Issue: Renewal

Contract Parties

Insured: A Rapid Response Security Ltd
Including Subsidiary Companies: None

Address: Sophia House
28 Cathedral Road
Cardiff
CF11 9LJ
United Kingdom

Business Description: Static/Mobile Guarding, Keyholding, Alarm Response/Open and Lock Up, Installation of Fencing (not electric), Shutters, Barriers and Associated Landscaping (10% of T/Over). CCTV/Access control.

Insurer: QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +44 (0)20 7105 400

Where Legal Expenses is included the insurer for this section is ARAG Plc on behalf of HDI Global Specialty SE.

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)
For Legal Expenses provider and wording changes please see the [Notice of Change](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

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

In line with the Product Intervention and Product Governance Sourcebook we are required to monitor fair product value

and we require any material earnings above your commission paid under this transaction to be disclosed.

Claim Notification

Legal Expenses: ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN
Tel: +44 (0) 330 303 1955 email: newclaims@arag.co.uk
Also refer to the Helplines

All Other Sections: Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR
Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk

In the event of a claim, please notify your agent.

Section:	Employers' Liability	Insured
-----------------	-----------------------------	----------------

		Limits of indemnity	
Employers' Liability		£10,000,000	Any one occurrence
Including sub-limits of indemnity for:			
Manslaughter defence costs		£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses		£100,000	Any one occurrence
War and terrorism		£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America	
Claims jurisdiction:		Worldwide excluding North America	
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located	

Section Excess(es):	Amount
Excess	Not Applicable

Section subject to declaration adjustment:	Yes
---	-----

Section:	Public and Products (including inefficacy) Liability	Insured
-----------------	---	----------------

	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Financial loss (excluding products)	£5,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence
---	------------	--------------------

Optional Extensions:	Sub-limits of indemnity	
Asbestos limited materials buyback	Not Selected	
Damage to that part worked upon - customers' premises	Not Selected	
Fidelity bonding any one employee and series limit (arising from one source or cause)	£250,000	Any one occurrence
Financial loss (Including products)	£250,000	In the aggregate
Loss of extinguishant in fixed fire extinguishers	Not Selected	
Loss of keys	£75,000	In the aggregate
Misuse of telephones any one employee and series limit (arising from one source or cause)	£50,000	In the aggregate
North America products	Not Selected	
Products and workmanship (rectifying defective work or defective products following injury or damage)	Not Selected	
Use of heat away	Not Selected	
Loss of metered water	Not Selected	
Temporary removal of customers' property for cleaning or treatment	Not Selected	
Trace and access	Not Selected	
Use of firearms, shotguns or air guns	Not Selected	

Section Excesses:	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on Server rooms and data centres	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Financial loss (excluding products)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence

Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):

	Amount	
Fidelity bonding any one employee and series limit (arising from one source or cause)	£500	Any one claim
Financial loss (including products)	£500 or 10% of the loss (whichever is greater)	Any one claim
Loss of keys	£250	Any one occurrence
Misuse of telephones	£500	Any one occurrence

Territorial limits:	Worldwide but excluding manual work in North America
Claim jurisdiction:	Worldwide but excluding manual work in North America
Policy Law and Jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:	Yes

Section:	Directors' and Officers' Liability	Insured
-----------------	---	----------------

Directors' and Officer's Liability	Limit of indemnity	
	£100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Pollution	£100,000	Any one claim and in the aggregate including defence costs
Continuous cover date	19/06/2023	
Section Excess(es):	Amount	
Retention	£0	Any one claim
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located

Section:	Professional Indemnity	Insured
-----------------	-------------------------------	----------------

	Limit of indemnity	
Professional Indemnity	£100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		19/06/2023
Policy Condition: Subcontractors insurance check (refer to section for full details)		
Minimum limit to be held by subcontractors	£100,000	Any one claim and in the aggregate including defence costs
Optional Extensions:		
Accidental asbestos discovery	Not Insured	Any one claim and in the aggregate including defence costs
Asbestos limited material buyback including accidental discovery	Not Insured	Any one claim and in the aggregate including defence costs
Section Excess(es):		
Professional Indemnity	£2,500	Any one claim including defence costs
Professional indemnity: loss of documents	£250	Any one claim including defence costs
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:		No

Section:	Legal Expenses	Insured
-----------------	-----------------------	----------------

Legal Expenses - All Standard clauses	Limit of indemnity £250,000	Each and every claim arising from the same originating cause
Including sub-limits of indemnity for:		
Compensation awards	£1,000,000	Any one period of insurance
Crisis communication	£25,000	Each and every claim arising from the same originating cause
Section Excess(es):	Amount	
Not applicable	£0	
Territorial limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, European Union, Norway and Switzerland	
Standard clauses 6 Legal defence and 12 Contract & debt recovery:		
All other Standard clauses under Legal Expenses section:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands	
Claim jurisdiction:	See Legal Expenses section Territorial Limits above	
Policy law jurisdiction:	All legal instruments, bodies and rules referred to within this Section of the policy shall include the equivalent in Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement. This Section of the policy will be governed by English law.	

Section:	Property All Risks	Not Insured
-----------------	---------------------------	--------------------

Section:	Floating Contents	Not Insured
-----------------	--------------------------	--------------------

Section:	Business Interruption All Risks	Not Insured
-----------------	--	--------------------

Section:	Contract Works	Insured
-----------------	-----------------------	----------------

Property Insured	Limit of liability	
Contract Works	Not Selected	N/A
Temporary buildings, plant and other property	Not Selected	N/A
Hired-in plant and equipment	£50,000	Any one occurrence
Estimated annual hiring charges	£50,000	
Personal effects and tools	Not Selected	N/A
Personal effects and tools limit per employee	Not Selected	N/A
Ancillary Coverage		Any one occurrence
Architects', surveyors' and other fees incurred in reinstatement – being part of and not additional to the above; sub-limit of liability:	Not Selected	N/A
Continuing plant hire charges	£100,000	Any one occurrence
Local authority reinstatement requirements	Not Selected	N/A

Location of source of the escape of water	£25,000	Any one occurrence and in the aggregate
Replacement of locks for constructional plant	£500	Any one occurrence

Section Excess(es):	Amount	
Subsidence, ground heave, landslip or collapse	N/A	Any one occurrence
Hired-in plant and equipment	£500	Any one occurrence
Contract works: every other claim	N/A	Any one occurrence

Territorial limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Section subject to declaration adjustment No

Section:	Fidelity Guarantee	Insured
-----------------	---------------------------	----------------

Category of Person Insured	Limit of liability	Limit of liability
Any one employee, series limit (arising from one source or cause) and limit for all employees during the period of insurance	£100,000	Any one occurrence and in the aggregate

Section Excess(es):	Amount	
Fidelity Guarantee	£500	Any one claim

Territorial limits: Worldwide excluding North America

Claim jurisdiction: Worldwide excluding North America

Policy Law and Jurisdiction: The law of that part of the United Kingdom where the head office of the insured is located

Section:	Terrorism	Not Insured
-----------------	------------------	--------------------

Section:	Personal Accident	Not Insured
-----------------	--------------------------	--------------------

Security Services Policy Schedule

Insured: A Rapid Response Security Ltd
Trading Name(s):
Including Subsidiary Companies: None

Premium Breakdown

Employer's Liability	£1,805.09
Public and Products Liability (including inefficacy)	£4,086.71
Professional Indemnity	£117.07
Directors' and Officers' Liability	Included
Legal Expenses	£233.25
Contract Works, Plant & Tools	£686.26
Fidelity Guarantee	Included
 Premium (excluding IPT)	 £6,928.39
 IPT/tax	 £831.40
Total	£7,759.79

Endorsements

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

Your specific endorsements:

Code	Endorsement Wording
------	---------------------

	SIA Approved Contractor Scheme (Guarding Personnel)
--	--

	Section - Public and Products (including Inefficacy) Liability
--	---

	Exclusion - Screening of guarding personnel of Section - Public and Products (including Inefficacy) Liability is deleted and replaced with the following:
--	---

	Section - Public and Products (including Inefficacy) Liability 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:
--	---

- | | |
|--|---|
| | <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) |
|--|---|

	unless you are an SIA Approved Contractor.
--	---

	Clause: 90215 170121
--	----------------------

	Terrorism exclusion
--	----------------------------

	Section - Public and Products (including Inefficacy) Liability
--	---

	The following clause is incorporated in and forms part of the exclusions to Section - Public and Products (including Inefficacy) Liability of this policy :
--	--

	Section - Public and Products (including Inefficacy) Liability excludes and does not cover liability for any and all actual or alleged losses, liabilities, damages, injuries, defence costs or expense(s) directly or indirectly arising out of, contributed to or by, caused by, resulting from or in connection with terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
--	---

	This exclusion also excludes from coverage all actual or alleged losses, liabilities, damages, injuries, defence costs or expense(s) directly arising out of, contributed to or by, caused by, resulting from, or in connection with any action taken in controlling, preventing, suppressing, retaliating against or responding to terrorism .
--	--

	Clause: 90260 170121
--	----------------------

	Hazardous activities
--	-----------------------------

Section - Employers' Liability, Public and Products (including Inefficacy) Liability and Professional Indemnity

Exclusion - Hazardous activities under Sections:

- a) Employers' Liability;
- b) Public and Products (including Inefficacy) Liability; and
- c) Professional Indemnity

to this policy is deleted but only in respect of and arising from work carried out at the following hazardous location(s):

RAF St Athan, St Athan , Barry, CF62 4JD

Clause: 90401 170121

80008 Excluded cover - building cladding systems

Section - Professional Indemnity

Cover in respect of Section - Professional Indemnity excludes any and all activities or advice relating to building **cladding** systems including the completion or agreement of EWS1 forms.

Definition

For the purpose of this endorsement Cladding shall mean;

Any **aluminium composite panels** (and any associated core/filler and insulation material) and/or any **equivalent external wall systems** (and any associated core/filler and insulation material).

Furthermore and for the purpose of this endorsement, the following definitions will apply:

Aluminium composite panels means aluminium composite material including rainscreen cladding.

Equivalent external wall systems means those external wall systems used for the same or similar purposes as **aluminium composite panels**.

Clause: 90307 170121